ANNUAL REPORT

OF THE

DEPARTMENT OF BANK SUPERVISION

STATE OF MISSISSIPPI

January 1, 1979 through December 31, 1979

JAMES H. MEANS, STATE COMPTROLLER

ANNUAL REPORT

OF THE

DEPARTMENT OF BANK SUPERVISION

STATE OF MISSISSIPPI

1206 Woolfolk State Office Building
P. O. Box 731
Jackson, Mississippi 39205
Telephone: (601) 354-6106
Telephone: Bond Division (601) 354-6113

January 1, 1979 through December 31, 1979

JAMES H. MEANS, STATE COMPTROLLER

ROSTER OF COMPTROLLERS

Banking Department

J. S. Love*	January 1, 1923 to December 31, 1934

Department of Bank Supervision

Marion D. Brett*	December 31, 1934 to December 31, 1936
J. C. Fair*	January 1, 1937 to December 31, 1940
Sidney L. McLaurin*	January 1, 1941 to May 26, 1942
Joe W. Latham*	May 27, 1942 to September 27, 1947 (Reappointed January 1, 1945) (Resigned September 27, 1947)
C. T. Johnson*	September 27, 1947 to January 31, 1955 (Re-appointed January 1, 1949) (Re-appointed January 1, 1953)
Joe W. Latham*	January 31, 1955 to February 4, 1957 (Re-appointed January 1, 1957) (Resigned February 4, 1957)
W. P. McMullan, Jr.	February 4, 1957 to January 5, 1960 (Resigned January 5, 1960)
Robert D. Morrow	January 5, 1960 to December 30, 1960 (Resigned December 30, 1960)
Llewellyn Brown*	December 30, 1960 to January 19, 1966 (Re-appointed January 1, 1965)
O. B. Bowen, Jr.	March 9, 1966 to February 14, 1968 (Resigned February 14, 1968)
Horace Steele	February 14, 1968 to January 2, 1973 (Re-appointed January 1, 1969)
James H. Means	January 2, 1973

*Deceased

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OFFICIAL ROSTER

BANKING BOARD

(Section 81-3-13(3), Mississippi Code of 1972)

		Term Expires
James M. Biglane	Natchez	May 1, 1982
(Active Senior Executive Officer of a State Chartered Bank)		
S. A. Hancock	Tupelo	May 1, 1982
(Representative of Northern (District 3) Supreme Court District)		
Frank B. Trainor	Jackson	May 1, 1979
(Representative of Central (District 1) Supreme Court District)		
Tommy L. Wallace	Columbia	May 1, 1980
(Representative of Southern (District 2) Supreme Court District)		
James H. Means, State Comptroller	Jackson	January 1, 1977

CREDIT UNION BOARD

(Section 81-13-2, Mississippi Code of 1972)

Louis E. Fancher, Jr.	Greenwood	July 1, 1980
(Public Representative)		
V. H. Frederic	Pascagoula	July 1, 1983
(Credit Union Representative)		
William N. Grogan	Jackson	July 1, 1981
(Public Representative)		
Hubert Owens	Yazoo City	July 1, 1982
(Credit Union Representative)		
James H. Means, State Comptroller	Jackson	January 1, 1977

BANKING FACILITIES

December 31, 1979

	STATE	NATIONAL	TOTAL
Parent Banks	143	38	181
Branch Banks	65	30	95
Branch Offices	239	239*	478
Drive-In Teller Windows	99		99
*Includes Drive-In Teller Windows	546	307	853

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*Includes Drive-In Teller Windows	546	308	854

Date: December 31, 1979

STAFF

James H. Means	State Comptroller	Jackson
Alanson V. Turnbough	Deputy State Comptroller	Jackson
Helen B. Napier	Administrative Examiner	Jackson
Billy P. Lane	Bond Analyst	Jackson
Grace J. Ray	Secretary VI	Jackson
Avis Parham	Secretary VI	Jackson

BANK EXAMINERS

John S. Allison	Bank Examiner III	Jackson
Laurin F. Avara	Bank Examiner I	Jackson
Ronald L. Bailey	Bank Examiner I	Kosciusko
John S. Blue	Bank Examiner II	Jackson
Ronald W. Bond	Bank Examiner II	Jackson
David M. Brooks	Bank Examiner I	Carthage
Stanley W. Cunningham	Bank Examiner I	Louisville
Newton E. Ford	Bank Examiner II	Jackson
John R. Jackson	Bank Examiner II	Jackson
Charles T. Smyth	Bank Examiner III	Louisville
Vernon D. Springer	Bank Examiner I	Cleveland
William E. Stone	Bank Examiner III	Meridian
Billy M. Tannehill	Bank Examiner III	Jackson
William M. Tremaine	Bank Examiner III	Jackson
Ted S. Warren	Bank Examiner III	Jackson

SMALL LOAN EXAMINERS

John B. Childress	Small Loan Examiner III	Flora
James R. Harrison	Small Loan Examiner III	Columbus
Hayward L. Harmon	Small Loan Examiner II	Batesville
Jack A. Hatcher	Small Loan Examiner III	Clinton
Edmund P. Miller, Jr.	Small Loan Examiner II	Madison
John T. Miller	Small Loan Examiner III	Jackson
Charles A. Roper, Jr.	Small Loan Examiner III	Hazlehurst
Clark Simmons, Jr.	Small Loan Examiner III	McComb
Lera M. Wesley	Small Loan Examiner III	Jackson

To the Honorable Senate and House of Representatives:

In compliance with the provisions of Section 81-1-53, Mississippi Code of 1972, we submit to you the annual report of the Department of Bank Supervision for the year ending December 31, 1979.

This report reflects the proceedings in and work of the Department of Bank Supervision, all charters issued and all banks closed for insolvency or voluntarily liquidated, as well as fully, separately, and in detail the work done and the expenses incurred by the State Comptroller and each examiner.

BANK HOLDING COMPANIES

As of December 31, 1979, the following registered bank holding companies are affiliated with the banks set forth below:

	Approval Date
Bay Springs Financial Corporation, Bay Springs Bay Springs Bank, Bay Springs	November 2, 1979
M & M Financial Corporation, Ellisville Merchants and Manufacturers Bank of Ellisville, Ellisville	July 13, 1978
Farmers and Merchants Corporation, Forest Farmers and Merchants Bank, Forest	February 9, 1978
Peoples of Indianola, Inc., Indianola Peoples Bank of Indianola, Indianola	May 16, 1979
First M & F Corporation, Kosciusko Merchants and Farmers Bank, Kosciusko	October 11, 1979
Quitman Capital Corporation, Quitman Bank of Quitman, Quitman	January 31, 1978

REGULATION—BANKING HOURS

Pursuant to the provisions of Section 81-5-97, Mississippi Code of 1972, as amended by the Regular Session of the 1976 Legislature, I, James H. Means, State Comptroller, Department of Bank Supervision, State of Mississippi, do determine and fix the following rules and regulations for Banking Hours to take effect and be in force from and after July 1, 1976:

I. No bank shall open before the hours of 8 a.m. nor close later than the hour of 6 p.m.

II. No bank shall close more than one whole day in any week, state and federal legal holidays and Sundays excepted; provided, however, that in the event any state or federal legal holiday shall fall on a Saturday or Sunday, a bank may observe the following Monday as a legal holiday.

III. The legal holidays for the State of Mississippi as allowed under Section 3-3-7, Mississippi Code of 1972, are:

First day of January	(New Year's Day)
Third Monday of January	(Robert E. Lee's birthday)
Third Monday of February	(Washington's birthday)
Last Monday of April	(Confederate Memorial Day)
First Monday of June	(Jefferson Davis' birthday)
Fourth day of July	(Independence Day)
First Monday of September	(Labor Day)
Eleventh day of November	(Armistice or Veteran's Day)
Day fixed by proclamation by the Governor of Mississippi	(Thanksgiving Day)
Twenty-fifth day of December	(Christmas Day)

IV. All banks shall promulgate and adopt Banking Hours for the convenience of the public so as not to prevent the rendering of proper and reasonable banking service to the community and trade area in which the parent bank, branch bank, branch office, or drive-in teller's window is located. The Banking Hours so promulgated and adopted shall define the opening and closing on a day to day basis of the parent bank, branch bank, branch office, or drive-in teller's window, and said hours shall be approved by the Board of Directors of each bank and submitted to the Department of Bank Supervision for concurrence or disapproval.

Any closing of a half day or a whole day during the week or on Saturdays shall be included in your Board of Director's authority.

Any opening or closing procedure or practice which is an exception to your bank's regular opening and closing routine shall be approved by your Board of Directors and notice of such exception shall be forwarded promptly to the Department of Bank Supervision.

These rules and regulations pertaining to Banking Hours shall be in force and effect from and after July 1, 1976.

In testimony whereof, I have hereunto set my hand and caused the Seal of the Department of Bank Supervision, State of Mississippi, to be affixed, this the 19th day of June, 1976.

James H. Means
State Comptroller
Department of Bank Supervision
State of Mississippi

BANK CHANGES - 1979

First State Bank, Gulfport, changed the domicile of the bank from 25th Avenue and Pass Road to 1422 23rd Avenue, both within Gulfport, January 2, 1979.

25th - Pass Road Branch, 25th Avenue and Pass Road, Gulfport, a branch office of the First State Bank, Gulfport, opened for business, January 2, 1979.

Bank of Mississippi, Tupelo, changed the domicile of the bank from Main Street to 1 Mississippi Plaza, Spring and Troy Street, both within Tupelo, January 2, 1979.

Broadway Stret Branch Office, 216 South Broadway Street, Tupelo, a branch office of the Bank of Mississippi, Tupelo, discontinued operations January 2, 1979.

Spring Street Branch Office, 111 South Spring Street, Tupelo, a branch office of the Bank of Mississippi, Tupelo, discontinued operations January 2, 1979.

Stringer Branch Office, Highway 15 and Heidelberg - Taylorsville Road, Stringer, a branch office of the Bay Springs Bank, Bay Springs, opened for business, January 16, 1979.

Ackerman Branch Office, Highway 15 North, Ackerman, a branch office of the Merchants and Farmers Bank, Kosciusko, opened for business January 26, 1979.

Downtown Motor Branch, Sixth Avenue and Thigpen Street, Bay Springs, a drive-in teller window of the Jasper County Bank, Bay Springs, opened for business, February 5, 1979.

Puckett Branch Office, Highway 18 and Highway 13, Puckett, a branch office of the Central Bank of Mississippi, Brandon, opened for business, February 12, 1979.

Metro Center Branch Office, 4220 Robinson Road, Jackson, a branch office of The Mississippi Bank, Jackson, opened for business, February 20, 1979.

Gautier Branch Office, Highway 90, Gautier, a branch office of the Pascagoula-Moss Point Bank, Moss Point, opened for business, March 19, 1979.

First Citizens Bank and Trust Company, 115 Williams Avenue, Picayune, a branch office of First Citizens Bank and Trust Company, Poplarville, opened for business, April 2, 1979.

The American Bank, Clinton, merged with and under the charter of the Bank of Vicksburg, Vicksburg, and established as a branch bank in Clinton with a branch office in Jackson and a drive-in teller window in Clinton, effective at the open of business, April 2, 1979.

Bank of Vicksburg, Vicksburg, by charter amendment, changed the name of the bank to The American Bank, Vicksburg, effective at the open of business, April 2, 1979.

Merchants and Manufacturers Bank Drive-In, 804 Main Street, Ellisville, a drive-in teller window of the Merchants and Manufacturers Bank of Ellisville, Ellisville, opened for business, April 11, 1979.

One Mississippi Plaza Drive-In, Spring and Troy Streets, Tupelo, a drive-in teller window of the Bank of Mississippi, Tupelo, opened for business, April 13, 1979.

Hayden Street Branch Office, 520 Hayden Street, Belzoni, a drive-in teller window of the Citizens Bank & Trust Company, Belzoni, opened for business, May 2, 1979.

Battlefield Branch Office, a branch office of The American Bank, Vicksburg, changed the domicile of the branch office from 3523 Highway 80 By-Pass to 3506 Highway 80 By-Pass, both within Vicksburg, May 7, 1979.

Highway 18 Branch Office, Highway 18 at County Farm Road, Raymond, a branch office of the Merchants and Planters Bank, Raymond, opened for business, May 18, 1979.

Park Avenue Branch Office, U. S. Highway 98 and Park Avenue, Columbia, a drive-in teller window of Citizens Bank, Columbia, opened for business, May 21, 1979.

Laurel Branch Office, Ninth Street and Sixteenth Avenue, laurel, a branch office of the Merchants and Manufacturers Bank of Ellisville, Ellisville, opened for business, May 21, 1979.

The Motor Branch, 615 Spring Street, Starkville, a branch office of the Security State Bank, Starkville, opened for business, May 25, 1979.

Bank of Starkville, 118 East Main Street, Starkville, a branch office of the Bank of Mantee, Mantee, opened for business, June 1, 1979.

Chantilly Branch Office, Laurel, a branch office of the Bank of Laurel, Laurel, changed the domicile of the branch office from 519 Chantilly Street to 517 Chantilly Street, both within Laurel, June 11, 1979.

Harrison Central Branch Office, U. S. Highway 49 and Dedeaux Road, Orange Grove, a branch office of the Merchants Bank & Trust Company, Bay St. Louis, opened for business, June 18, 1979.

Bank of Waynesboro, 913 Mississippi Drive, Waynesboro, a branch office of the Southeast Mississippi Bank, Quitman, opened for business, June 18, 1979.

Highway 61 South Branch Office, Highway 61 South, Vicksburg, a branch office of The American Bank, Vicksburg, opened for business, June 18, 1979.

College Park Branch Office, College Park Shopping Center, Highway 11 South and Highway 19, Meridian, a branch office of the Bank of Quitman, Quitman, opened for business, June 21, 1979.

West Biloxi Branch Office, 4180 Pass Road, Biloxi, a branch office of The Peoples Bank of Biloxi, Biloxi, opened for business, July 23, 1979.

Bank of Leakesville, Leakesville, merged with and under the charter of the First State Bank, Waynesboro, and established as a branch bank in Leakesville, with branch offices in Lucedale and State Line, effective at the close of business, August 14, 1979.

Highland Square Branch Office, 776 Brookway Boulevard, Brookhaven, a branch office of the Brookhaven Bank and Trust Company, Brookhaven, opened for business, September 14, 1979.

Eastgate Branch Office, Eastgate Shopping Center, a branch office of the Oxford Bank & Trust Company, Oxford, changed the domicile of the branch office to 1901 University Avenue, both within Oxford, and changed the name of the branch office to Tradewind Branch Office, September 17, 1979.

The Mississippi Bank, Ridgeland, a branch office of The Mississippi Bank, Jackson, changed the domicile of the branch office from their present location on Highway 51 South to a distance of approximately 500 yards south of the present location, both locations within Ridgeland, September 17, 1979.

Southside Branch Office, Intersection Highway (602) 43, South Haugh Avenue and Ridge Road, Picayune, a branch office of Hancock Bank, Gulfport, opened for business, September 21, 1979.

Fidelity Bank, Utica, was closed at the end of business, September 27, 1979. The deposit liabilities of the bank were assumed by the Bank of Jackson, N.A., Jackson, on September 28, 1979.

Diamondhead Branch Office, West Aloha Drive, Diamondhead, a branch office of the Hancock Bank, Gulfport, opened for business, December 6, 1979.

South Greenville Branch Office, 1645 Highway 1 South, Greenville, a branch office of Planters Bank & Trust Company, Ruleville, opened for business, December 13, 1979.

Bank of Clarksdale, Clarksdale, by charter amendment, changed the name of the bank to the United Southern Bank, Clarksdale, effective at the close of business, December 31, 1979. Branch bank names included in this change are Batesville Branch Bank, Batesville; Drew Branch Bank, Drew; Lambert Branch Bank, Lambert; Oxford Branch Bank, Oxford; Pope Branch Bank, Pope; and Tutwiler Branch Bank, Tutwiler. Branch office name included in this change is Sledge Branch Office, Sledge.

The Bank of Inverness, Inverness, merged with and under the charter of the Deposit Guaranty National Bank, Jackson, effective at the close of business, December 31, 1979.

MAINTENANCE FUND

		December 31, 1979
State Treasury - January 1, 1979		679,618.35
Income:		
Bank Assessments	510,834.40	
Credit Unions - Annual Fees	1,480.00	
Credit Unions - Examinations	32,349.62	
Call Reports	383.23	
Refund - Telephone	66.12	
Branch Bank & Bank Applications	5,600.00	
Other Printing and Examination Business Development	160.00	
Sale of Checks	6,610.00	
Purchase of Typewriter	135.00	
Refund on Warrant	10.36	557,638.75
		1,237,257.10
Disbursement:		
Salary - Comptroller	30,000.00	
Salary - Examiners	417,133.84	
Per Diem - Banking Board	450.00	
Social Security	26,845.53	
Retirement	34,243.93	
Insurance (group)	7,998.03	
Employment Security	1,530.00	
Workmen's Compensation	1,320.25	519,521.58
Travel - Banking Board	943.73	
Travel - Comptroller	800.49	
Travel - Examiners	154,398.92	
Travel - Out of State	578.00	156,721.14
Postage and Parcel Post	5,241.44	
Telephone and Telegraph	16,622.22	
Subscriptions	5,341.50	
Office Supplies	6,554.48	
Furniture & Equipment Repairs	4,089.24	37,848.88
Banking Board		
Legal Notices	348.27	
Court Reporter	2,080.75	2,429.02
Freight & Storage of Records	552.00	
Rent - Office Space	12,191.00	
Equipment Rental	4,654.28	17,397.28

Bond Premiums	1,456.00		
Printing Annual Report	1,488.00		
Tuition - John R. Jackson			
John S. Blue	1,525.00		
Miscellaneous	1,184.48		
Audit (1976)	350.00		
Furniture and Equipment	6,204.59	12,208.07	746,125.97
			491,131.13

MOTOR VEHICLE

December 31, 1979

State Treasury - January 1, 1979			45,504.13
Income:			
License Fees	8,700.00		
Examination Fees	5,435.36		14,135.36
Disbursements:			
Salary	15,544.00		
Social Security	953.00		
Retirement	1,243.52		
Insurance	249.60		
Employment Security	60.00		
Workmen's Compensation	55.39	18,105.51	
Travel		5,074.53	
Telephone & Telegraph		928.73	
Office Supplies		176.76	24,285.53
			35,353.96

SMALL LOAN

			December 31, 1979
State Treasury - January 1, 1979			147,605.98
Income:			
Licenses	195,000.00		
Penalty	1,050.00		
Examination Fees	67,986.20		
Printing Refund	6.00		264,042.20
			411,648.18
Disbursements:			
Salaries	140,476.06		
Social Security	8,488.65		
Retirement	10,818.45		
Group Insurance	2,155.58		
Employment Security	390.00		
Workmen's Compensation	452.36	162,781.10	
Travel		54,916.83	
Postage		1,955.00	
Subscriptions & Dues		224.00	
Telephone & Telegraph		1,659.53	
Office Supplies		1,572.41	
Equipment - Repairs		257.03	
Rent		4,000.00	
Miscellaneous		56.58	
Furniture & Equipment		800.00	228,222.48
			183,425.70

SALARIES - TRAVEL

	Salaries	Travel	Out of State
John S. Allison	20,803.50	8,354.79	194.00
Lauren F. Avara	3,400.00	2,598.62	
Ronald L. Bailey	12,420.00	9,014.68	
John S. Blue	15,525.00	7,661.71	
Ronald W. Bond	16,146.00	7,720.34	
Patrick R. Bigland	9,308.77	7,888.60	
Stanley W. Cunningham	12,420.00	10,644.64	108.00
David M. Brooks	6,100	5,430.39	
Newton E. Ford	16,764.00	9,707.86	
John Richard Jackson	16,146.00	9,888.84	
Billy P. Lane	22,000.02	511.72	
James H. Means	30,000.00	800.49	
Robert Rex McRaney	11,613.72	7,127.43	
David P. Moore	6,988.80	3,534.93	
Grace J. Ray	17,698.50		
Reginald L. Shurden	15,525.00	9,942.52	
Charles T. Smyth	18,940.50	9,463.29	
Vernon D. Springer	12,420.00	9,823.84	
W. E. Stone	22,000.02	5,152.07	
Billy M. Tannehill	19,251.00	7,988.90	
William J. Tremaine	22,000.02	8,598.81	
Alanson V. Turnbough	25,000.00	1,479.91	276.00
Ted S. Warren	22,000.02	8,533.27	
*John R. Childress	22,000.02	8,309.95	
Robert D. Griffin	15,005.14	2,793.78	
*James R. Harrison	20,803.50	9,300.31	
*J. A. Hatcher	22,000.02	4,791.47	
*Edmund P. Miller	2,400.00	936.56	
*John T. Miller	22,000.02	8,631.11	
*Helen B. Napier	24,000.00	1,106.74	
M. Avis Parham	16,146.00	22.48	
*Charles A. Roper	18,630.00	9,420.97	
*Clark Simmons	19,561.50	10,394.33	
L. M. Wesley	22,000.02	7,501.74	
*W. E. Robinson	7,101.81	113.68	
L. E. Gallotte, Jr.	17,025.00		
	603,153.90	215,190.77	578.00
			215,768.77
Maintenance	447,133.84	155,777.41	
Motor Vehicle	15,544.00	5,074.53	
Small Loan	140,476.06	54,916.83	
	603,153.90	215,768.77	

*Small Loan and Motor Vehicle

ANNUAL REPORT

UNCLAIMED ACCOUNTS AGAINST BANKS IN LIQUIDATION

Carried with Bank of Clarksdale, Clarksdale		
Bank of Duncan	$ 3.76	
Bank of Shelby	67.32	71.08
Carried with Bank of Brooksville, Brooksville (Branch, National Bank of Commerce, Columbus)		
Bank of Crawford-Depositors Account	$ 292.97	
Bank of Crawford-Shareholders Account	158.72	451.69
Carried with The Security Bank, Corinth		
Merchants & Farmers Bank, Corinth		844.20
Carried with Bank of Greenwood, Greenwood (Branch, First National Bank, Jackson)		
Greenwood Bank & Trust Company		1,073.40
Carried with Indianola Bank, Indianola (Branch, Planters Bank and Trust Company, Ruleville)		
Delta Penny Savings Bank, Indianola	3,260.43	
Isola State Bank	2,808.83	6,069.26
Carried with Deposit Guaranty National Bank, Jackson		
Farmers Savings Bank, Batesville	1.59	
Bank of Braxton, Dividend No. 1	10.04	
Bank of Braxton, Dividend No. 2	3.12	
Bank of Braxton, Dividend No. 3	6.51	
Bank of Braxton, Dividend No. 4	4.07	
Bank of Braxton	9.78	
Peoples Bank, Calhoun City	1.75	
Bank of Cruger	205.90	
Peoples Bank, Crystal Springs	368.27	
D'Lo Bank, Dividend No. 1	16.68	
D'Lo Bank, Dividend No. 2	31.00	
Citizens Bank & Trust Company, Greenville	2,220.34	
Wilson Banking Company, Greenwood	.58	
Bank of Guntown	.71	
Citizens State Bank, Heidelberg	219.50	
Bank of Hickory Flat	2.31	
Citizens Savings Bank & Trust Company, Jackson	1,034.20	
Merchants Bank, Jackson	2.75	
Merchants Bank, Jackson	1.33	
Merchants Bank, Jackson	1.17	
Merchants Bank, Jackson	2.16	
Merchants Bank, Jackson	61.17	
"Old" Bank of Leakesville	521.68	
Bank of Nesbit	1.99	
Citizens Bank, Newton	9.44	
Commercial Bank & Trust Company, Okolona	96.87	
Okolona Banking Company	38.03	

Guaranty Bank & Trust Company, Oxford	32.23	
Potts Camp State Bank	238.70	
Bank of Saltillo	2.12	
Bank of Tallahatchie, Sumner	74.43	
Peoples Bank, Utica	53.41	5,273.83
Carried with The Valley Bank, Rosedale		
Peoples Bank, Gunnison		3,320.57
Carried with Bank of Mississippi, Tupelo		
Bank of Shannon, Stockholderse Liability	29.25	
Peoples Bank & Trust Company, Tupelo	25.00	54.25
		$17,158.28

UNCLAIMED ACCOUNTS AGAINST CREDIT UNIONS IN LIQUIDATION

Carried with Richton Bank and Trust Company, Richton	
St. Paul Credit Union, Biloxi	152.40
Carried with Bank of Mississippi, Tupelo	
Carter Credit Union, West Point	274.22
	426.62

TRUST COMPANIES

(Section 81-3-3, Mississippi Code of 1972)

Guardian Trust Company ..... Jackson

BUSINESS AND INDUSTRIAL DEVELOPMENT CORPORATIONS

(Sections 79-5-1 to 79-5-37, Mississippi Code of 1972)

Great Southern Business and Industrial Development Corporation ..... Jackson
Chartered 3-20-68.

BANK SECURITIES CORPORATIONS

(Section 81-5-29, Mississippi Code of 1972)

Hancock Bank Securities Corporation ..... Gulfport
Chartered December 17, 1936.

First United Bank Securities Corporation ..... Meridian
Chartered October 29, 1979.

Newton County Bank Securities Corporation ..... Newton
Chartered January 23, 1936.

BUSINESS AND INDUSTRIAL DEVELOPMENT CORPORATIONS

(Sections 79-5-1 to 79-5-37, Mississippi Code of 1972)

Great Southern Business and Industrial Development Corporation ..... Jackson
Chartered March 20, 1968.

TRUST COMPANIES

(Section 81-3-3, Mississippi Code of 1972)

Guardian Trust Company ..... Jackson

ANNUAL REPORT
CREDIT UNIONS CONDUCTING BUSINESS WITHIN THE STATE OF MISSISSIPPI UNDER PROVISIONS OF SECTIONS 81-13-1 et seq. MISSISSIPPI CODE OF 1972.
DECEMBER 31, 1979

Biloxi Municipal Credit Union	Biloxi
M F I Credit Union	Canton
Stephens - Adamson Employees Credit Union	Clarksdale
Cleveland Goverment Employees Credit Union	Cleveland
Misceramic Tile Employees Credit Union	Cleveland
Mississippi College Employees Credit Union	Clinton
P C C G Employees Credit Union	Columbus
Kuhlman Electric Employees Credit Union	Crystal Springs
Ellisville State School Employees Credit Union	Ellisville
M R S Credit Union	Flora
Engineers Credit Union	Greenville
Gulfport C B C Credit Union	Gulfport
Gulfport Glass Employees Credit Union	Gulfport
International Longshoremen's Associations Locate 795 Credit Union	Gulfport
Mispoco Employees Credit Union	Gulfport
Phillips Employees Credit Union	Gulfport
Hattiesburg Federal Employees Credit Union	Hattiesburg
Murray Envelope Employees Credit Union	Hattiesburg
University of Southern Mississippi Credit Union	Hattiesburg
Dover Elevator Credit Union	Horn Lake
Lewis Grocer Employees Credit Union	Indianola
Allis-Chalmers Employees Credit Union	Jackson
*Doctors Hospital Employees Credit Union	Jackson
E P A Credit Union	Jackson
Entex Mississippi Credit Union	Jackson
Ergon Companies Credit Union	Jackson
I B E W Local 480 Credit Union	Jackson
Industrial Employees Credit Union	Jackson
Jackson A C C O Credit Union	Jackson
*M A W A Credit Union	Jackson
M T I Incorporated Credit Union	Jackson
M V C Credit Union	Jackson
Mississippi Farm Bureau Employees Credit Union	Jackson
Mississippi League Central Credit Union	Jackson
Mississippi Methodist Service Credit Union	Jackson
P B & F Credit Union	Jackson
Shippers Express Employees Credit Union	Jackson
State Offices Credit Union	Jackson
United Credit Services Credit Union	Jackson
University Medical Center Credit Union	Jackson
Valley Gas Employees Credit Union	Jackson
Vickers Employees Credit Union	Jackson
Jones County Postal Credit Union	Laurel

Jones E & M Credit Union	Laurel
Postal Credit Union	Meridian
Moss Point Municipal Employees Credit Union	Moss Point
Natchez - Adams Educators Credit Union	Natchez
North Mississippi Methodist Service Credit Union	New Albany
*Esco Newton Employees Credit Union	Newton
Ocean Springs School District Credit Union	Ocean Springs
Ingalls Employees Credit Union	Pascagoula
Jackson County Federal Employees Credit Union	Pascagoula
Jackson County Hospital System Employees Credit Union	Pascagoula
Quaker Oats Employees Credit Union	Pascagoula
Hinds Junior College Credit Union	Raymond
Vickswood Credit Union	Redwood
Sharkey-Issaquena Educators Credit Union	Rolling Fork
*Government Employees Credit Union	Starkville
Gulf State Employees Credit Union	Starkville
Purnell's Pride Employees Credit Union	Tupelo
Rockwell Employees Credit Union	Tupelo
Mutual Credit Union	Vicksburg
Vicksburg I C Credit Union	Vicksburg
Warren County Business & Professional Credit Union	Vicksburg
Potter Employees Credit Union	Wesson
Bryan Packing Employees Credit Union	West Point
P L I Employees Credit Union	West Point
Century Credit Union	Yazoo City
St. Francis Community Credit Union	Yazoo City
Yazoo City Employees Credit Union	Yazoo City

**Credit Unions that do not have insurance as of December 31, 1979.*

The following credit unions have been liquidated in 1979:

IGO Credit Union	Clinton
Westbrook Employees Credit Union	Jackson
Lee County Industrial Credit Union	Tupelo

TOTAL ASSETS
OF INDIVIDUAL STATE BANKS INCLUDING BRANCHES

December 31, 1979

(In Millions of Dollars)

Aberdeen	Monroe Banking and Trust Company	23,620
Amory	Bank of Amory	35,907
Amory	Security Bank of Amory	31,271
Anguilla	Bank of Anguilla	35,471
Baldwyn	Baldwyn State Bank	8,662
Baldwyn	Farmers and Merchants Bank	20,363
Batesville	Batesville Security Bank	47,815
Bay St. Louis	Merchants Bank & Trust Company	51,196
Bay Springs	Bay Springs Bank	40,733
Bay Springs	Jasper County Bank	17,316
Belzoni	Citizens Bank & Trust Company	50,731
Belzoni	Guaranty Bank and Trust Company	28,493
Benoit	Bank of Benoit	5,424
Biloxi	Jefferson Bank	8,806
Biloxi	The Peoples Bank of Biloxi	60,847
Bolton	The Merchants Bank	2,727
Brandon	Central Bank of Mississippi	19,712
Brandon	Rankin County Bank	80,154
Brookhaven	Brookhaven Bank and Trust Company	88,495
Brookhaven	State Bank & Trust Company	31,488
Bruce	Farmers and Merchants Bank	7,149
Byhalia	Citizens Bank	11,558
Canton	Canton Exchange Bank	56,195
Carthage	Bank of Central Mississippi	18,124
Carthage	The Carthage Bank	46,460
Charleston	Tallahatchie County Bank	15,375
Clarksdale	United Southern Bank	194,252
Cleveland	The Cleveland State Bank	56,350
Coldwater	Citizens Bank of Coldwater	12,725
Collins	Covington County Bank	12,412
Collins	State Bank and Trust Company	14,154
Columbia	Citizens Bank	47,243
Columbus	Merchants & Farmers Bank	52,672
Como	State Bank of Como	6,594
Corinth	Alcorn Bank and Trust Company	14,643
Corinth	The Security Bank	56,205
Crenshaw	Bank of Crenshaw	3,705
Crystal Springs	Bank of the South	5,225
DeKalb	Commercial Bank of DeKalb	20,011
Duck Hill	Duck Hill Bank	8,189
Edwards	The Bank of Edwards	10,123
Ellisville	Merchants and Manufacturers Bank of Ellisville	32,192
Falkner	The Bank of Falkner	12,516
Fayette	The Jefferson County Bank	5,837

Flora	Bank of Flora	29,717
Forest	The Bank of Forest	31,927
Forest	Farmers and Merchants Bank	34,161
Foxworth	Foxworth Bank	18,014
Fulton	Tombigbee Bank & Trust Company	11,274
Greenwood	Bank of Commerce	35,861
Grenada	Grenada Bank	432,889
Gulfport	First State Bank	12,410
Gulfport	Hancock Bank	315,110
Hattiesburg	Bank of Hattiesburg	21,413
Hazlehurst	Bank of Hazlehurst	35,165
Hazlehurst	Merchants and Planters Bank	22,837
Hernando	The Hernando Bank	37,532
Hernando	Security Bank of Hernando	12,397
Hollandale	Bank of Hollandale	28,723
Holly Springs	The Bank of Holly Springs	22,018
Holly Springs	First State Bank	20,897
Holly Springs	Merchants & Farmers Bank	16,759
Indianola	Peoples Bank of Indianola	35,018
Iuka	Iuka Guaranty Bank	30,287
Jackson	The Mississippi Bank	309,736
Kilmichael	Bank of Kilmichael	13,484
Kosciusko	Attala Bank of Kosciusko	23,484
Kosciusko	Merchants and Farmers Bank	83,471
Laurel	Bank of Laurel	30,252
Leland	The Bank of Leland	25,720
Lexington	Holmes County Bank & Trust Company	30,389
Louisville	Citizens Bank and Trust Company	33,428
Lucedale	Bank of Lucedale	31,399
Macon	The Merchants and Farmers Bank	39,298
Magee	Bank of Simpson County	10,484
Magee	State Guaranty Bank	23,923
Magnolia	Southeast Mississippi Bank	34,211
Mantee	Bank of Mantee	14,263
Marks	Citizens Bank & Trust Company	30,234
McComb	Bank of McComb	47,419
Meadville	Bank of Franklin	28,932
Mendenhall	Peoples Bank	32,645
Meridian	First United Bank of Mississippi	83,135
Meridian	Merchants & Farmers Bank	109,320
Morton	Bank of Morton	26,942
Morton	Citizens Bank and Trust Company	10,687
Moss Point	Pascagoula - Moss Point Bank	81,485
Moss Point	Singing River Bank	10,918
Mount Olive	Mount Olive Bank	23,324
Natchez	First Natchez Bank	25,525
New Albany	Bank of New Albany	42,343
New Augusta	Perry County Bank	13,230
Newton	Newton County Bank	47,248
North Carrollton	Peoples Bank & Trust Company	7,149

Oakland	Bank of North Mississippi	10,930
Okolona	Bank of Okolona	14,111
Olive Branch	People's Bank and Trust	12,362
Oxford	Oxford Bank & Trust Company	14,222
Pascagoula	Merchants & Marine Bank	79,832
Philadelphia	Bank of Philadelphia	26,645
Philadelphia	The Citizens Bank of Philadelphia	46,309
Poplarville	First Citizens Bank and Trust Company	10,057
Port Gibson	Mississippi Southern Bank	14,848
Port Gibson	Port Gibson Bank	26,929
Prentiss	Bank of Prentiss	25,793
Purvis	Lamar County Bank	19,878
Quitman	Bank of Quitman	51,177
Quitman	Southeast Mississippi Bank	30,191
Raleigh	The Bank of Raleigh	17,982
Raymond	Merchants and Planters Bank	8,646
Richton	Richton Bank & Trust Company	18,347
Ripley	The Peoples Bank	50,030
Rosedale	The Valley Bank	13,404
Ruleville	Bank of Ruleville	12,630
Ruleville	Planters Bank & Trust Company	51,706
Sardis	Bank of Sardis	12,417
Sardis	Panola County Bank	17,545
Senatobia	Peoples Bank	29,163
Senatobia	Senatobia Bank	21,292
Shelby	The Bank of Bolivar County	8,469
Silver Creek	South Central Bank	24,582
Starkville	Security State Bank	78,101
Stonewall	The Stonewall Bank	6,704
Taylorsville	Smith County Bank	24,113
Tchula	Merchants & Planters Bank	9,321
Tunica	Planters Bank	27,006
Tunica	Tunica County Bank	15,421
Tupelo	Bank of Mississippi	332,688
Tupelo	The Peoples Bank and Trust Company	202,475
Tylertown	Walthall Citizens Bank	10,677
Vicksburg	The American Bank	59,922
Walnut	First Mississippi Bank of Commerce	7,052
Walnut Grove	Bank of Walnut Grove	10,917
Water Valley	Bank of Water Valley	19,312
Water Valley	The Mechanics Savings Bank	21,230
Waynesboro	First State Bank	67,979
Webb	Bank of Webb	2,982
Wesson	Bank of Wesson	11,807
Wiggins	Bank of Wiggins	22,821
Winona	Bank of Winona	25,895
Winona	Merchants & Farmers Bank of Winona	13,309
Woodville	The Commercial Bank	17,108
Yazoo City	Bank of Yazoo City	45,916
		5,640,810

TOTAL ASSETS
OF INDIVIDUAL NATIONAL BANKS INCLUDING BRANCHES

December 31, 1979

(In Millions of Dollars)

Biloxi	Metropolitan National Bank	24,322
Clarksdale	First National Bank of Clarksdale	50,204
Cleveland	First National Bank of Bolivar County	13,476
Columbus	Citizens National Bank of Columbus	9,115
Columbus	First Columbus National Bank	95,019
Corinth	National Bank of Commerce of Corinth	48,752
Greenville	The First National Bank of Greenville	76,781
Gulfport	Gulf National Bank	54,422
Hattiesburg	First Mississippi National Bank	362,655
Hernando	First National Bank	21,019
Iuka	First American National Bank	17,906
Jackson	Bank of Jackson, N.A.	26,260
Jackson	Consumer National Bank	6,633
Jackson	Deposit Guaranty National Bank	1,491,289
Jackson	First National Bank of Jackson	1,206,542
Laurel	The Commercial National Bank and Trust Company of Laurel	107,460
Laurel	The First National Bank of Laurel	94,036
Lexington	First National Bank of Holmes County	34,814
Lucedale	First National Bank of Lucedale	15,701
Meridian	The Citizens National Bank of Meridian	114,698
Natchez	Britton & Koontz First National Bank	53,104
New Albany	First National Bank	61,214
Newton	First National Bank of Newton	21,247
Ocean Springs	First National Bank of the South	50,812
Oxford	The First National Bank of Oxford	33,930
Pascagoula	Citizens National Bank	19,928
Picayune	First National Bank of Picayune	28,696
Pontotoc	The First National Bank of Pontotoc	37,331
Rosedale	First National Bank	8,625
Starkville	National Bank of Commerce of Mississippi	171,606
Tupelo	First Citizens National Bank	111,601
Union	Peoples Bank of Mississippi, N.A.	142,994
Vicksburg	First National Bank of Vicksburg	106,384
Vicksburg	Merchants National Bank	91,431
Waynesboro	First National Bank of Waynesboro	12,986
West Point	The First National Bank of West Point	24,348
Wiggins	First National Bank of Wiggins	9,997
Yazoo City	The Delta National Bank of Yazoo City	65,988
		4,923,306

COMPARATIVE ABSTRACT OF CONSOLIDATED REPORT OF CONDITION OF ALL STATE BANKS AS OF DATES SHOWN

	Dec. 31, 1978	Dec. 31, 1979	Increase Decrease
Number of Banks	147	143	4-
Number of Branches	382	403	21
ASSETS			
Cash and due depository institutions	493,276	504,468	8,192
U. S. Treasury securities	454,266	448,325	5,941-
Obligations of other U.S. Government agencies and corporations	306,767	364,358	57,591
Obligations of States and political subdivisions in the United States	723,639	824,787	101,148
All other securities	15,271	7,742	7,529-
Federal funds sold and securities purchased under agreements to resell	155,805	282,882	127,077
Loans, Total (excluding unearned income)			
Less: Allowance for possible loan losses	2,671,214	2,990,341	319,127
Lease financing receivables	763	217	546-
Bank premises, furniture and fixtures and other assets representing bank premises	103,470	116,587	13,117
Real estate owned other than bank premises	5,852	7,955	2,103
All other assets	79,473	93,148	13,675
TOTAL ASSETS	5,012,796	5,640,810	628,014
LIABILITIES			
Demand deposits of individuals, partnerships, and corporations	1,267,864	1,374,415	106,551
Time and savings deposits of individuals, partnerships, and corporations	2,532,866	2,951,792	418,926
Deposits of United States Government	10,714	12,068	1,354
Deposits of States and political subdivisions in the United States	615,276	631,041	15,765
All other deposits	48,625	38,415	10,210-
Certified and officers' checks	21,583	29,460	7,877
TOTAL DEPOSITS	4,496,928	5,037,191	540,263
Federal funds purchased and securities sold under agreements to repurchase	42,931	62,986	20,055
Interest-bearing demand notes (note balances) issued to the U. S. Treasury and other liabilities for borrowed money	10,209	14,335	4,126
Mortgage indebtedness and liability for capitalized leases	1,046	2,233	1,187
All other liabilities	57,805	77,333	19,528
TOTAL LIABILITIES	4,608,919	5,194,078	585,159
Subordinated notes and debentures	11,764	11,427	337-

EQUITY CAPITAL			
Preferred stock			
Common stock	75,150	75,672	522
Surplus	295,374	335,446	40,072
Undivided profits and reserve for contingencies and other capital reserves	21,589	24,187	2,598
TOTAL EQUITY CAPITAL	392,113	435,305	43,192
TOTAL LIABILITIES AND EQUITY CAPITAL	5,012,796	5,640,810	628,014

REPORT OF CONDITION
December 31, 1979

	State	National	Total
Number of Banks	143	38	181
Number of Branches	403	270	673
ASSETS			
Cash and due from depository institutions	504,468	615,664	1,120,132
U. S. Treasury securities	448,325	346,752	795,077
Obligations of other U. S. Government agencies and corporations	364,358	165,199	529,557
Obligations of States and political subdivisions in the United States	824,787	617,053	1,441,840
All other securities	7,742	29,801	37,543
Federal funds sold and securities purchased under agreements to resell	282,882	279,899	562,781
Loans, Total (excluding unearned income)			
Less: Allowance for possible loan losses	2,990,341	2,682,448	5,672,789
Lease financing receivables	217	1,844	2,061
Bank premises, furniture and fixtures and other assets representing bank premises	116,587	103,819	220,406
Real estate owned other than bank premises	7,955	5,088	13,043
All other assets	93,148	75,739	168,887
TOTAL ASSETS	5,640,810	4,923,306	10,564,116
LIABILITIES			
Demand deposits of individuals, partnerships, and corporations	1,374,415	1,239,988	2,614,403
Time and savings deposits of individuals, partnerships, and corporations	2,951,792	2,117,695	5,069,487
Deposits of United States Government	12,068	6,572	18,640
Deposits of States and political subdivisions in the United States	631,041	556,796	1,187,837
All other deposits	38,415	207,249	245,664
Certified and officers' checks	29,460	17,785	47,245
TOTAL DEPOSITS	5,037,191	4,146,085	9,183,276

Federal funds purchased and securities sold under agreements to repurchase	62,986	294,106	357,092
Interest-bearing demand notes (note balances) issued to the U. S. Treasury and other liabilities for borrowed money	14,335	63,128	77,463
Mortgage indebtedness and liability for capitalized leases	2,233	18,504	20,737
All other liabilities	77,333	62,755	140,088
TOTAL LIABILITIES	5,194,078	4,584,578	9,778,656
Subordinated notes and debentures	11,427	15,230	26,657
EQUITY CAPITAL			
Preferred stock			
Common stock	75,672	48,170	123,842
Surplus	335,446	266,594	602,040
Undivided profits and reserve for contingencies and other capital reserves	24,187	8,734	32,921
TOTAL EQUITY CAPITAL	435,305	323,498	758,803
TOTAL LIABILITIES AND EQUITY CAPITAL	5,640,810	4,923,306	10,564,116

CONSOLIDATED REPORT OF INCOME—ALL STATE BANKS

(Including Domestic Subsidiaries)

(Dollar Amount in thousands)
January 1, 1979 to December 31, 1979

1. OPERATING INCOME:	
a. Interest and fees on loans	$303,965
b. Interest on balance with depository institutions	11,598
c. Income on Federal funds sold and securities purchased under agreements to resell	27,095
d. Interest on U.S. Treasury securities and on obligations of other U.S. Government agencies and corporations	64,608
e. Interest on obligations of States and political subdivisions in the U.S.	40,897
f. Income from all other securities	684
g. Income from lease financing	33
h. Income from fiduciary activities	1,200
i. Service charge on deposit accounts	18,523
j. Other service charges, commissions, and fees	15,223
k. Other operating income	4,890
l. TOTAL OPERATING INCOME (sum of items 1a thru 1k)	488,716
2. OPERATING EXPENSES:	
a. Salaries and employee benefits	87,010
b. Interest on time certificates of deposit of $100,000 or more	56,064
c. Interest on other deposits	171,753
d. Expense of Federal funds purchased and securities under agreements to repurchase	7,293
e. Interest on demand notes (note balance) issued to U.S. Treasury and on other borrowed money	1,337
f. Interest on subordinated notes and debentures	967
g. Occupancy expense of bank premises, Net, and furniture and equipment expense	23,515
h. Provision for possible loan losses	13,090
i. Other operating expenses	51,591
j. TOTAL OPERATING EXPENSES (sum of items 2a thru 2i)	412,620
3. INCOME BEFORE INCOME TAXES AND SECURITIES GAINS OR LOSSES (item 1l minus 2j)	76,096
4. APPLICABLE INCOME TAXES	12,319
5. INCOME BEFORE SECURITIES GAINS OR LOSSES (item 3 minus 4)	63,777
SECURITIES GAINS (losses), NET	(929)
7. NET INCOME (item 5 plus or minus 6c)	62,848
OR	
7. INCOME BEFORE EXTRAORDINARY ITEMS	62,848
8. EXTRAORDINARY ITEMS, NET OF TAX EFFECT (from Section F)	224
9. NET INCOME (item 7 plus or minus 8)	63,072

CONSOLIDATED REPORT OF CONDITION OF STATE CHARTERED CREDIT UNIONS*

December 31, 1979

(Rounded to nearest hundred)

Total Number of Credit Unions: 69
Total Number of Members: 66,310

ASSETS	
Cash on hand and in banks	1,684,800
Time deposits in banks	3,952,700
U. S. Government securities	5,236,500
Savings and loan shares	2,164,100
Other investments	2,782,400
Loans to members	51,841,4300
Loans to other credit unions	1,544,500
Real estate and building (net)	699,700
Furniture, fixtures and equipment (net)	107,600
Other assets	1,059,700
Total Assets	70,072,400
LIABILITIES AND CAPITAL	
Accounts payable	418,200
Notes payable	3,891,000
Members shares	49,624,700
Deposits (members and nonmembers, if applicable)	8,788,200
Regular reserve	3,253,600
Reserve for delinquent loans	82,200
Reserve for contingencies	686,400
Other liabilities	1,298,400
Undivided earnings	2,029,700
Total Liabilities and Capital	70,072,400

STATEMENT OF INCOME AND EXPENSES

INCOME	
Interest on loans	5,583,900
Income from investments	1,332,200
All other income	37,300
Total Income	6,953,400
EXPENSES	
Salaries	819,600
Borrowers protection insurance	193,300
Life savings insurance	123,000
Interest on borrowed money	610,400
All other expenses	1,348,500
Total Expense	3,094,800
NET INCOME	3,858,600

CONSOLIDATED REPORT OF CONDITION OF LENDERS*
December 31, 1979
(Rounded to nearest hundred)

Total Number of Licensees: 643
Total Number of Accounts: 466,040

ASSETS	
Cash on hand and in banks	4,383,200
Accounts receivable	14,503,700
Loans receivable	384,742,700
Real estate (net)	972,900
Furniture, fixtures and equipment (net)	3,317,100
Accrued interest receivable	870,100
Deferred charges and prepaid expenses	2,552,200
Due from home office and/or subsidiaries	16,293,200
Other assets	18,887,400
Total Assets	446,522,500
LIABILITIES	
Accounts payable	7,295,800
Notes payable	109,266,300
Deferred income and unearned charges	115,752,900
Due homeoffice and/or subsidiaries	148,275,700
Other liabilities	3,364,000
Capital stock (If corporation)	7,530,100
Net worth (If individual or partnership	8,605,100
Surplus	16,750,800
Undivided profits	12,605,700
Reserve for bad debts	12,031,600
Other reserves	5,044,500
Total Liabilities and Capital	446,522,500

STATEMENT OF INCOME AND EXPENSES

INCOME	
Charges collected and/or earned	91,817,700
Delinquent charges collected	3,629,300
Other income	9,124,700
Total Income	104,571,700
EXPENSES	
Interest paid	36,390,700
Bad debts	
(a) Charge offs	7,416,700
(b) Additions to Reserve for Bad Debts	3,464,400
Salaries of officers, owners and partners	3,399,200
Salaries of all other employees	16,900,300

Taxes - state and local	1,863,400
Taxes - federal income	2,264,300
Insurance	929,600
Other expenses	24,342,900
Total expenses	96,971,500
NET INCOME	7,600,200

*This statement is based on 634 of 643 lenders reporting.
The following lenders have not submitted the required Reports of Condition and Statements of Income and Expenses as specified by statute and are in violation of the statutes:

Credit Loans, Inc., Columbia; First Credit Company, Jackson; GECO Financial Services, Jackson; Gloster Finance Company, Inc., Gloster**; McComb Finance Company, McComb**; Money Store, Inc., Natchez; Peoples Finance Company, Tupelo; Taylorsville Financial Services, Inc., Taylorsville.

**Repeated violation.

LIST OF ALL STATE AND NATIONAL BANKS, BRANCHES

ALPHABETIZED BY COUNTIES AND BY CITIES WITHIN COUNTIES

December 31, 1979

COUNTY	CITY	BANK	BRANCHES WITHIN CITY
Adams	Natchez	Britton & Koontz First National Bank	4
		Deposit Guaranty National Bank Branch, Deposit Guaranty National Bank, Jackson	5
		First Natchez Bank	2
	Washington	Washington Branch Branch, Britton & Koontz First National Bank, Natchez	
Alcorn	Corinth	Alcorn Bank and Trust Company	
		Bank of Mississippi Branch Bank, Bank of Mississippi, Tupelo	1
		National Bank of Commerce of Corinth	3
		The Security Bank	4
	Rienzi	Rienzi Branch Office Branch, The Security Bank, Corinth	
Amite	Gloster	Amite County Bank Branch, First National Bank of Jackson, Jackson	
	Liberty	Amite County Bank Branch, First National Bank of Jackson, Jackson	
Attala	Ethel	Ethel Branch Office Branch, Merchants and Farmers Bank, Kosciusko	
	Kosciusko	Attala Bank of Kosciusko	1
		Merchants and Farmers Bank	4
		Kosciusko Branch Office Branch, Peoples Bank of Mississippi, N.A., Union	1
	Sallis	Sallis Branch Office Branch, Merchants and Farmers Bank, Kosciusko	

COUNTY	CITY	BANK	BRANCHES WITHIN CITY
Benton	Ashland	First National Bank Branch, First National Bank, New Albany	
		Merchants & Farmers Bank of Benton County Branch, Merchants & Farmers Bank, Holly Springs	
	Hickory Flat	First National Bank Branch, First National Bank, New Albany	
	Michigan City	Michigan City Branch Office Branch, First State Bank, Holly Springs	
Bolivar	Benoit	Bank of Benoit	
	Beulah	First National Bank Branch, First National Bank, Rosedale	
	Cleveland	Bank of Cleveland Branch Bank, Grenada Bank, Grenada	2
		The Cleveland State Bank	2
		First National Bank of Bolivar County	1
		Cleveland Branch Office Branch, The Valley Bank, Rosedale	
	Duncan	Duncan Branch Office Branch, The Bank of Bolivar County, Shelby	
	Gunnison	Gunnison Branch Office Branch, The Valley Bank, Rosedale	
	Merigold	Merigold Bank Branch Bank, The Cleveland State Bank, Cleveland	
	Mound Bayou	Mound Bayou Branch Office Branch, The Bank of Bolivar County, Shelby	
	Rosedale	First National Bank	
		The Valley Bank	1
	Shaw	Bank of Shaw Branch Bank, Grenada Bank, Grenada	
	Shelby	The Bank of Bolivar County	

COUNTY	CITY	BANK	BRANCHES WITHIN CITY
		Bank of Shelby Branch Bank, Grenada Bank, Grenada	
Calhoun	Bruce	Bank of Mississippi Branch Bank, Bank of Mississippi, Tupelo	1
		Farmers and Merchants Bank	
	Calhoun City	Calhoun County Bank Branch Bank, Grenada Bank, Grenada	
	Derma	Bank of Derma Branch, Grenada Bank, Grenada	
	Pittsboro	Bank of Pittsboro Branch, Farmers and Merchants Bank, Bruce	
	Vardaman	Bank of Mississippi Branch, Bank of Mississippi, Tupelo	
Carroll	Carrollton	Carrollton Branch Office Branch, Peoples Bank & Trust Company, North Carrollton	
	North Carrollton	Peoples Bank & Trust Company	
	Vaiden	Vaiden Branch Office Branch, Holmes County Bank & Trust Company, Lexington	
Chickasaw	Houlka	Bank of Mississippi Branch, Bank of Mississippi, Tupelo	
	Houston	Bank of Mississippi Branch, Bank of Mississippi, Tupelo	1
		Houston State Bank Branch Bank, Grenada Bank, Grenada	1
	Okolona	Bank of Okolona	
		Chickasaw County Office Branch, First Citizens National Bank, Tupelo	
Choctaw	Ackerman	Bank of Ackerman Branch Bank, Grenada Bank, Grenada	1

COUNTY	CITY	BANK	BRANCHES WITHIN CITY
		Ackerman Branch Office Branch, Merchants and Farmers Bank, Kosciusko	
	Weir	Weir Branch Office Branch, Merchants and Farmers Bank, Kosciusko	
Claiborne	Port Gibson	Mississippi Southern Bank	
		Port Gibson Bank	
Clarke	Enterprise	Bank of Enterprise Branch, Bank of Quitman, Quitman	
		Enterprise Branch Office Branch, The Stonewall Bank, Stonewall	
	Pachuta	Bank of Pachuta Branch, Bank of Quitman, Quitman	
	Quitman	Bank of Quitman	
		Southeast Mississippi Bank	
	Shubuta	Bank of Shubuta Branch Bank, Southeast Mississippi Bank, Quitman	
	Stonewall	The Stonewall Bank	
Clay	West Point	Bank of Mississippi Branch Bank, Bank of Mississippi, Tupelo	
		Clay County Bank and Trust Company Branch Bank, The Peoples Bank & Trust Company, Tupelo	2
		First National Bank of West Point	2
Coahoma	Clarksdale	Coahoma Bank Branch Bank, Grenada Bank, Grenada	2
		First National Bank of Clarksdale	2
		United Southern Bank	2
	Friars Point	Friars Point Branch Office Branch, United Southern Bank, Clarksdale	
	Jonestown	Coahoma Bank Branch, Grenada Bank, Grenada	

COUNTY	CITY	BANK	BRANCHES WITHIN CITY
		Jonestown Branch Office Branch, United Southern Bank, Clarksdale	
	Lula	Coahoma Bank Branch, Grenada Bank, Grenada	
		Lula Branch Office Branch, United Southern Bank, Clarksdale	
Copiah	Crystal Springs	Bank of the South	
		The Mississippi Bank Branch Bank, The Mississippi Bank, Jackson	2
	Gallman	Gallman Branch Office Branch, Bank of Hazlehurst, Hazlehurst	
	Georgetown	Georgetown Bank Branch Bank, Merchants and Planters Bank, Hazlehurst	
	Hazlehurst	Bank of Hazlehurst	2
		Merchants and Planters Bank	
	Wesson	Bank of Wesson	
Covington	Collins	Collins Branch Office Branch, Mount Olive Bank, Mount Olive	
		Covington County Bank	
		State Bank & Trust Company	1
	Mount Olive	Mount Olive Bank	1
	Seminary	Seminary Branch Office Branch, State Bank & Trust Company, Collins	
DeSoto	Eudora	Eudora Branch Office Branch, The Hernando Bank, Hernando	
	Hernando	First National Bank	
		The Hernando Bank	1
		Security Bank of Hernando	
	Horn Lake	Bank of Horn Lake Branch, The Hernando Bank, Hernando	

COUNTY	CITY	BANK	BRANCHES WITHIN CITY
	Olive Branch	Bank of Mississippi Branch Bank, Bank of Mississippi, Tupelo	1
		People's Bank and Trust	
	Southaven	Coahoma Bank Branch Bank, Grenada Bank, Grenada	
		Southaven Branch Branch, First National Bank, Hernando	1
		Security Bank of Southaven Branch, Security Bank of Hernando, Hernando	
	Walls	Lynchburg Branch Branch, First National Bank, Hernando	
		Bank of Walls Branch, Tunica County Bank, Tunica	
Forrest	Hattiesburg	Bank of Hattiesburg	1
		Deposit Guaranty National Bank Branch, Deposit Guaranty National Bank, Jackson	5
		First Mississippi National Bank	5
		Hattiesburg Branch Branch, First National Bank of Jackson, Jackson	6
	Petal	First Mississippi National Bank Branch, First Mississippi National Bank, Hattiesburg	
		Petal Branch Branch, Deposit Guaranty National Bank, Jackson	
		Petal - Harvey Branch Branch, First National Bank of Jackson, Jackson	

COUNTY	CITY	BANK	BRANCHES WITHIN CITY
Franklin	Bude	Bude Branch Bank Branch Bank, Bank of Franklin, Meadville	
	Meadville	Bank of Franklin	
	Roxie	Roxie Branch Bank Branch Bank, Bank of Franklin, Meadville	
George	Lucedale	Bank of Lucedale	1
		First National Bank of Lucedale	1
		Multi Mart Branch Office Branch, First State Bank, Waynesboro	
Greene	Leakesville	Bank of Leakesville Branch Bank, First State Bank, Waynesboro	
	McLain	McLain Branch Office Branch, Perry County Bank, New Augusta	
	State Line	State Line Branch Office Branch, First State Bank, Waynesboro	
Grenada	Elliott	Elliott Branch Office Branch, Duck Hill Bank, Duck Hill	
	Grenada	Bank of Mississippi Branch Bank, Bank of Mississippi, Tupelo	1
		Grenada Bank	2
		Grenada Branch Branch, Peoples Bank of Mississippi, N.A. Union	1
	Holcomb	Bank of Holcomb Branch, Grenada Bank, Grenada	
Hancock	Bay St. Louis	Gulf National Bank Branch, Gulf National Bank, Gulfport	
		Hancock Bank Branch Bank, Hancock Bank, Gulfport	1
		Merchants Bank & Trust Company	

COUNTY	CITY	BANK	BRANCHES WITHIN CITY
	Diamondhead	Diamondhead Branch office Branch, Hancock Bank, Gulfport	
	Gainesville	National Space Technological Laboratories Branch office Branch, Hancock Bank, Gulfport	
	Waveland	Waveland Branch Office Branch, Merchants Bank & Trust Company, Bay St. Louis	1
Harrison	Biloxi	First Mississippi National Bank Branch, First Mississippi National Bank, Hattiesburg	5
		Gulf National Bank Branch, Gulf National Bank, Gulfport	2
		Hancock Bank Branch, Hancock Bank, Gulfport	
		Jefferson Bank	
		Metropolitan National Bank	2
		The Peoples Bank of Biloxi	2
		Biloxi Branch Branch, First National Bank of the South, Ocean Springs	
	Gulfport	First State Bank	1
		Gulfport Office Branch, First Mississippi National Bank, Hattiesburg	1
		Gulf National Bank	2
		Gulfport Branch Office Branch, Merchants Bank & Trust Company, Bay St. Louis	2
		Hancock Bank	5
	Long Beach	Long Beach Branch Office Branch, Merchants Bank & Trust Company, Bay St. Louis	
		Long Beach Branch Office Branch, Hancock Office, Gulfport	
	Orange Grove	Harrison Central Branch Office Branch, Merchants Bank & Trust Company, Bay St. Louis	

COUNTY	CITY	BANK	BRANCHES WITHIN CITY
	Pass Christian	Hancock Bank Branch Bank, Hancock Bank, Gulfport	
		Pass Christian Branch Branch, Gulf National Bank, Gulfport	
Hinds	Bolton	The Merchants Bank	
	Clinton	The American Bank Branch Bank, The American Bank, Vicksburg	1
		Deposit Guaranty National Bank Branch, Deposit Guaranty National Bank, Jackson	1
		Clinton Branch Branch, First National Bank of Jackson, Jackson	
		Clinton Branch Office Branch, Peoples Bank of Mississippi, N.A., Union	
	Edwards	Bank of Edwards	
	Jackson	Bank of Jackson, N.A.	2
		Consumer National Bank	1
		Deposit Guaranty National Bank	23
		First Mississippi National Bank Branch, First Mississippi National Bank, Hattiesburg	5
		First National Bank of Jackson	16
		McDowell Square Branch Office Branch, The American Bank, Vicksburg	
		The Mississippi Bank	8
		North Lamar Street Branch Office Branch, Peoples Bank of Mississippi, N.A. Union	
	Raymond	Merchants and Planters Bank	1
	Terry	Terry Branch Bank Branch Bank, The Mississippi Bank, Jackson	
	Utica	Utica Branch Office Branch, Bank of Jackson, N.A., Jackson	

COUNTY	CITY	BANK	BRANCHES WITHIN CITY
Holmes	Durant	Peoples Bank of Durant Branch Bank, Merchants and Farmers Bank, Kosciusko	1
		Durant Branch Branch, First National Bank of Holmes County, Lexington	
	Goodman	Goodman Branch Office Branch, Holmes County Bank & Trust Company, Lexington	
	Lexington	First National Bank of Holmes County	
		Holmes County Bank & Trust Company	1
	Pickens	Pickens Bank Branch, First National Bank of Holmes County, Lexington	
	Tchula	Merchants & Planters Bank	
	West	West Branch Office Branch, Holmes County Bank & Trust Company, Lexington	
Humphreys	Belzoni	Citizens Bank & Trust Company	1
		Guaranty Bank & Trust Company	1
	Isola	Isola Bank Branch, Citizens Bank & Trust Company, Belzoni	
	Louise	Louise Bank Branch, Planters Bank and Trust Company, Ruleville	
		Louise Office Branch, The Delta National Bank of Yazoo City, Yazoo City	
Issaquena	Mayersville	Mayersville Branch Office Branch, Bank of Anguilla, Anguilla	
Itawamba	Fulton	Bank of Mississippi Branch Bank, Bank of Mississippi, Tupelo	
		Itawamba County Office Branch, First Citizens National Bank, Tupelo	1
		Tombigbee Bank & Trust Company	
	Mantachie	Bank of Mississippi Branch, Bank of Mississippi, Tupelo	

COUNTY	CITY	BANK	BRANCHES WITHIN CITY
	Tremont	Tremont Branch Office Branch, Tombigbee Bank & Trust Company, Fulton	
Jackson	Escatawpa	Escatawpa Branch Office Branch, Merchants & Marine Bank, Pascagoula	
		Escatawpa Branch Office Branch, Pascagoula-Moss Point Bank, Moss Point	
	Gautier	First Mississippi National Bank Branch, First Mississippi National Bank, Hattiesburg	
		Gautier Branch Office Branch, Merchants & Marine Bank, Pascagoula	
		Gautier Branch Office Branch, Pascagoula-Moss Point Bank, Moss Point	
	Hurley	East Central Branch Office Branch, Bank of Lucedale, Lucedale	
	Kreole	Kreole Branch Office Branch, Pascagoula-Moss Point Bank, Moss Point	
	Moss Point	Moss Point Branch Office Branch, Merchants & Marine Bank, Pascagoula	
		Pascagoula-Moss Point Bank	
		Singing River Bank	
	Ocean Springs	First National Bank of the South	
		Ocean Springs Branch Branch, First Mississippi National Bank, Hattiesburg	
		Ocean Springs State Bank Branch Bank, Pascagoula-Moss Point Bank, Moss Point	
		St. Martins Branch Office Branch, Pascagoula-Moss Point Bank, Moss Point	
	Pascagoula	Citizens National Bank	
		Merchants & Marine Bank	2
		Pascagoula Branch Office Branch, First National Bank of the South Ocean Springs	1

COUNTY	CITY	BANK	BRANCHES WITHIN CITY
		Pascagoula-Moss Point Bank Branch Bank, Pascagoula-Moss Point Bank, Moss Point	3
		Pascagoula Branch Office Branch, Singing River Bank, Moss Point	
	Vancleave	Vancleave Branch Office Branch, Citizens National Bank, Pascagoula	
Jasper	Bay Springs	Bay Springs Bank	1
		Jasper County Bank	1
	Heidelberg	Heidelberg Branch Office Branch, Bay Springs Bank, Bay Springs	
		Heidelberg Branch Office Branch, Jasper County Bank, Bay Springs	
	Louin	Peoples Bank of Louin Branch, Newton County Bank, Newton	
	Stringer	Stringer Branch Office Branch, Bay Springs Bank, Bay Springs	
Jefferson	Fayette	Fayette Bank Branch, First Natchez Bank, Natchez	
		The Jefferson County Bank	
Jefferson Davis	Bassfield	First Mississippi National Bank Branch, First Mississippi National Bank, Hattiesburg	
	Prentiss	Bank of Prentiss	1
		Prentiss Branch Office Branch, South Central Bank, Silver Creek	
Jones	Ellisville	Bank of Ellisville Branch, Bank of Laurel, Laurel	
		Ellisville Branch The First National Bank of Laurel, Laurel	
		Merchants and Manufacturers Bank of Ellisville	1

COUNTY	CITY	BANK	BRANCHES WITHIN CITY
	Laurel	Bank of Laurel	1
		The Commercial National Bank and Trust Company of Laurel	4
		The First National Bank of Laurel	3
		Laurel Branch Office Branch, Merchants and Manufacturers Bank of Ellisville, Ellisville	
	Sandersville	Sandersville Branch Office Branch, Merchants and Manufacturers of Ellisville, Ellisville	
	Soso	Soso Branch Office Branch, Smith County Bank, Taylorsville	
Kemper	DeKalb	Commercial Bank of DeKalb	
	Scooba	Scooba Branch Bank Branch Bank, The Merchants and Farmers Bank, Macon	
Lafayette	Abbeville	Abbeville Bank Branch, Bank of Holly Springs, Holly Springs	
	Oxford	Oxford Branch Bank Branch Bank, United Southern Bank, Clarksdale	2
		The First National Bank of Oxford	3
		Oxford Bank & Trust Company	1
Lamar	Lumberton	First Mississippi National Bank Branch, First Mississippi National Bank, Hattiesburg	
	Purvis	Lamar County Bank	
	Sumrall	Sumrall Branch Office Branch, Lamar County Bank, Purvis	
Lauderdale	Collinsville	Collinsville Branch Branch, Peoples Bank of Mississippi, N.A. Union	
	Lauderdale	First United Bank of Mississippi Branch, First United Bank of Mississippi, Meridian	
	Marion	Marion Branch Branch, Citizens National Bank, Meridian	

COUNTY	CITY	BANK	BRANCHES WITHIN CITY
	Meridian	The Citizens National Bank of Meridian	8
		First United Bank of Mississippi	6
		Merchants & Farmers Bank	6
		Bank of Meridian Branch, Bank of Quitman, Quitman	2
		Peoples Bank of Mississippi, N.A. Branch Bank, Peoples Bank of Mississippi, N.A., Union	4
Lawrence	Monticello	Highway 84 Branch Office Branch, South Central Bank, Silver Creek	
		Deposit Guaranty National Bank Branch, Deposit Guaranty National Bank, Jackson	
	New Hebron	Deposit Guaranty National Bank Branch, Deposit Guaranty National Bank, Jackson	
	Silver Creek	South Central Bank	
Leake	Carthage	Bank of Central Mississippi	
		The Carthage Bank	1
	Edinburg	Bank of Edinburg Branch, The Carthage Bank, Carthage	
	Lena	Bank of Lena Branch, Merchants & Farmers Bank, Kosciusko	
	Madden	Madden Branch Office Branch, Bank of Central Mississippi, Carthage	
	Thomastown	Thomastown Branch Office Branch, Merchants & Farmers Bank, Kosciusko	
Lee	Guntown	Guntown Branch Office Branch, The Peoples Bank & Trust Company Tupelo	
	Mooreville	Mooreville Branch Office Branch, Tombigbee Bank & Trust Company, Fulton	
	Nettleton	Bank of Mississippi Branch Bank, Bank of Mississippi, Tupelo	

COUNTY	CITY	BANK	BRANCHES WITHIN CITY
	Plantersville	Plantersville Branch Office Branch, The Peoples Bank & Trust Company, Tupelo	
	Saltillo	The Peoples Bank & Trust Company Branch Bank, The Peoples Bank & Trust Company, Tupelo	
	Shannon	Shannon Branch Office Branch, The Peoples Bank & Trust Company, Tupelo	
	Tupelo	Bank of Mississippi	9
		First Citizens National Bank	4
	Verona	Verona Branch Office Branch, First Citizens National Bank, Tupelo	
Leflore	Greenwood	Bank of Commerce	1
		The Bank of Greenwood Branch, First National Bank of Jackson Jackson	2
		First Greenwood Bank Branch Bank, Grenada Bank, Grenada	2
		Deposit Guaranty National Bank Branch, Deposit Guaranty National Bank, Jackson	3
	Itta Bena	Bank of Itta Bena Branch, Grenada Bank, Grenada	
Lincoln	Bogue Chitto	Bogue Chitto Branch Office Branch, Brookhaven Bank and Trust Company, Brookhaven	
	Brookhaven	Brookhaven Bank and Trust Company	2
		State Bank & Trust Company	2
		Brookhaven Branch Office Branch, South Central Bank, Silver Creek	
Lowndes	Artesia	Artesia State Bank Branch, National Bank of Commerce of Mississippi, Starkville	
	Caledonia	Caledonia Branch Branch, First Columbus National Bank, Columbus	
	Columbus	Citizens National Bank of Columbus	
		First Columbus National Bank	6

COUNTY	CITY	BANK	BRANCHES WITHIN CITY
		Merchants & Farmers Bank	5
		Columbus Branch Branch, National Bank of Commerce of Mississippi, Starkville	4
	New Hope	New Hope Branch Office Branch, Merchants & Farmers Bank, Columbus	
Madison	Canton	Canton Branch Bank Branch Bank, Citizens Bank & Trust Company, Belzoni	
		Canton Exchange Bank	2
		The Mississippi Bank Branch Bank, The Mississippi Bank, Jackson	1
	Flora	Bank of Flora	1
	Madison	Madison Branch Bank Branch Bank, Canton Exchange Bank, Canton	
	Ridgeland	Ridgeland Branch Bank Branch Bank, Canton Exchange Bank, Canton	
		The Mississippi Bank Branch, The Mississippi Bank, Jackson	
Marion	Columbia	Citizens Bank	2
		Columbia Bank Branch, First National Bank of Jackson, Jackson	1
		Columbia Branch Office Branch, Foxworth Bank, Foxworth	
	Foxworth	Foxworth Bank	
Marshall	Barton	Barton Branch Office Branch, Citizens Bank, Byhalia	
	Byhalia	Citizens Bank	
	Holly Springs	Bank of Holly Springs	
		First State Bank	
		Merchants and Farmers Bank	1

COUNTY	CITY	BANK	BRANCHES WITHIN CITY
	Mount Pleasant	Mount Pleasant Branch Office Branch, First State Bank, Holly Springs	
	Potts Camp	Potts Camp Bank Branch, Bank of Holly Springs, Holly Springs	
	Slayden	Slayden Bank Branch, Bank of Holly Springs, Holly Springs	
	Victoria	Victoria Branch Office Branch, Citizens Bank, Byhalia	
Monroe	Aberdeen	Aberdeen Branch Branch, National Bank of Commerce of Mississippi, Starkville	2
		Monroe Banking and Trust Company	1
	Amory	Bank of Amory	1
		Amory Branch Branch, National Bank of Commerce of Mississippi, Starkville	1
		Security Bank of Amory	3
	Hamilton	Hamilton Branch Office Branch, Monroe Banking and Trust Company, Aberdeen	
		Hamilton Branch Branch, National Bank of Commerce of Mississippi, Starkville	
	Hatley	Hatley Branch office Branch, Bank of Amory, Amory	
	Prairie	Prairie Industrial Park Branch Office Branch, Monroe Banking and Trust Company, Aberdeen	
	Smithville	Smithville Branch Office Branch, Bank of Amory, Amory	
Montgomery	Duck Hill	Duck Hill Bank	
	Kilmichael	Bank of Kilmichael	

COUNTY	CITY	BANK	BRANCHES WITHIN CITY
	Winona	Bank of Winona	1
		Merchants & Farmers Bank of Winona	1
Neshoba	Philadelphia	Bank of Philadelphia	1
		The Citizens Bank of Philadelphia	3
		Philadelphia Branch Bank Branch, Peoples Bank of Mississippi, N.A., Union	1
Newton	Decatur	Bank of Decatur Branch, Peoples Bank of Mississippi, N.A., Union	
	Hickory	Hickory Branch Office Branch, Newton County Bank, Newton	
	Newton	First National Bank of Newton	1
		Newton County Bank	1
	Union	Peoples Bank of Mississippi, N.A.	
Noxubee	Brooksville	Bank of Brooksville Branch, National Bank of Commerce of Mississippi, Starkville	
	Macon	Bank of Macon Branch, The Citizens National Bank of Meridian, Meridian	
		Merchants & Farmers Bank	
	Shuqualak	Shuqualak Branch Bank Branch Bank, Merchants & Farmers Bank, Macon	
Oktibbeha	Maben	Maben Home Bank Branch, National Bank of Commerce of Mississippi, Starkville	
	Starkville	National Bank of Commerce of Mississippi	3
		Security State Bank	3
		Starkville Branch Bank Branch Bank, Merchants & Farmers Bank, Kosciusko	1
		Bank of Starkville Branch, Bank of Mantee, Mantee	

COUNTY	CITY	BANK	BRANCHES WITHIN CITY
		Starkville Branch Bank Branch Bank, Bank of North Mississippi, Oakland	
	Sturgis	Bank of Sturgis Branch, Security State Bank, Starkville	
Panola	Batesville	Batesville Branch Bank Branch Bank, United Southern Bank, Clarksdale	1
		Batesville Security Bank	1
	Crenshaw	Bank of Crenshaw	
	Pope	Pope Branch Bank Branch Bank, United Southern Bank, Clarksdale	
	Sardis	Bank of Sardis	
		Panola County Bank	
Pearl River	Picayune	Bank of Picayune Branch Bank, Hancock Bank, Gulfport	3
	Poplarville	First Citizens Bank and Trust Company	
	Hancock Bank	Branch Bank, Hancock Bank, Gulfport	
Perry	Beaumont	Beaumont Branch Office Branch, Perry County Bank, New Augusta	
	New Augusta	Perry County Bank	
	Richton	Richton Bank and Trust Company	1
Pike	Fernwood	Fernwood Branch Office Branch, Southwest Mississippi Bank, Magnolia	
	Magnolia	Southwest Mississippi Bank	
	McComb	Bank of McComb	2
		First National Bank Branch, First National Bank of Jackson, Jackson	
		Deposit Guaranty National Bank Branch, Deposit Guaranty National Bank, Jackson	4

COUNTY	CITY	BANK	BRANCHES WITHIN CITY
	Osyka	Osyka Branch Office Branch, Southwest Mississippi Bank, Magnolia	
	Summit	The Progressive Bank Branch Bank, Bank of McComb, McComb	
Pontotoc	Ecru	Bank of Mississippi Branch Bank, Bank of Mississippi, Tupelo	
	Pontotoc	Bank of Pontotoc Branch Bank, The Peoples Bank and Trust Company, Tupelo	1
		The First National Bank of Pontotoc	1
	Sherman	Bank of Mississippi Branch, Bank of Mississippi, Tupelo	
Prentiss	Baldwyn	Baldwyn State Bank	
		Farmers & Merchants Bank	1
	Booneville	Bank of Mississippi Branch Bank, Bank of Mississippi, Tupelo	1
		First Mississippi Bank of Commerce Branch Bank, First Mississippi Bank of Commerce, Walnut	
		The Peoples Bank and Trust Company Branch Bank, the Peoples Bank and Trust Company, Tupelo	
	Marietta	Marietta Branch Office Branch, Farmers & Merchants Bank, Baldwyn	
Quitman	Crowder	Crowder Branch Bank Branch Bank, Citizens Bank & Trust Company, Marks	
	Lambert	Lambert Branch Bank Branch Bank, United Southern Bank, Clarksdale	
	Marks	Citizens Bank & Trust Company	
		Peoples Bank of Quitman County Branch, Batesville Security Bank, Batesville	

COUNTY	CITY	BANK	BRANCHES WITHIN CITY
		Quitman County Bank Branch, First National Bank of Clarksdale, Clarksdale	
	Sledge	Sledge Branch Office Branch, Citizens Bank & Trust Company, Marks	
		Sledge Branch Office Branch, United Southern Bank, Clarksdale	
Rankin	Brandon	Central Bank of Mississippi	
		Bellegrove Branch Office Branch, First National Bank of Jackson, Jackson	
		Rankin County	1
	Florence	First Mississippi National Bank Branch, First Mississippi National Bank, Hattiesburg	
	Flowood	Flowood Branch Office Branch, Rankin County Bank, Brandon	
	Pearl	Bank of Pearl Branch, Central Bank of Mississippi, Brandon	
		First Mississippi National Bank Branch, First Mississippi National Bank, Hattiesburg	
		McLaurin Mart Branch Office Branch, The Mississippi Bank, Jackson	
		Pearl Branch Office Branch, Rankin County Bank, Brandon	
		Pearl Office Branch, Deposit Guaranty National Bank, Jackson	
		Pearl Office Branch, First National Bank of Jackson, Jackson	
		Whitfield-Pearson Branch Office Branch, Rankin County Bank, Brandon	

COUNTY	CITY	BANK	BRANCHES WITHIN CITY
	Pelahatchie	Bank of Pelahatchie Branch, Citizens Bank and Trust Company, Morton	
		Pelahatchie Branch Office Branch, Rankin County Bank, Brandon	
	Plain	First Mississippi National Bank Branch, First Mississippi National Bank, Hattiesburg	
		Richland Branch Office Branch, Central Bank of Mississippi, Brandon	
	Puckett	Puckett Branch Office Branch, Central Bank of Mississippi, Brandon	
	Richland	Richland Branch Office Branch, Rankin County Bank, Brandon	
Scott	Forest	The Bank of Forest	
		Farmers and Merchants Bank	
		Forest Branch Office Branch, Peoples Bank of Mississippi, N.A., Union	
	Lake	Bank of Lake Branch, Newton County Bank, Newton	
	Morton	Bank of Morton	1
		Citizens Bank and Trust Company	
	Sebastopol	Sebastopol Branch Bank Branch Bank, Bank of Central Mississippi, Carthgae	
Sharkey	Anguilla	Bank of Anguilla	
	Cary	Cary Branch Office Branch, Bank of Anguilla, Anguilla	
	Rolling Fork	Rolling Fork Branch Office Branch, Bank of Anguilla, Anguilla	1
		Rolling Fork Branch Branch, Merchants National Bank, Vicksburg	

COUNTY	CITY	BANK	BRANCHES WITHIN CITY
Simpson	Magee	Bank of Simpson County	
		State Guaranty Bank	
	Mendenhall	Mendenhall Branch Office Branch, Bank of Simpson County, Magee	
		Peoples Bank	
	Sanatorium	Sanatorium Branch Office Branch, Peoples Bank, Mendenhall	
Smith	Mize	Mize Branch Office Branch, Smith County Bank, Taylorsville	
Stone	Wiggins	Bank of Wiggins	1
		First National Bank of Wiggins	
Sunflower	Drew	Drew Branch Bank Branch Bank, United Southern Bank, Clarksdale	
	Indianola	Indianola Bank Branch Bank, Planters Bank and Trust Company, Ruleville	1
		Peoples Bank of Indianola	1
	Inverness	Inverness Branch Branch, Deposit Guaranty National Bank, Jackson	
	Moorhead	Bank of Moorhead Branch Bank, Grenada Bank, Grenada	
	Ruleville	Bank of Ruleville	
		Planters Bank and Trust Company	
	Sunflower	Sunflower Branch Bank Branch, Plantes Bank and Trust Company, Ruleville	
Tallahatchie	Charleston	Bank of Charleston Branch Bank, Grenada Bank, Grenada	
		Tallahatchie County Bank	
	Sumner	Bank of Sumner Branch, Grenada Bank, Grenada	

COUNTY	CITY	BANK	BRANCHES WITHIN CITY
	Tutwiler	Tutwiler Branch Bank Branch Bank, United Southern Bank, Clarksdale	
Tate	Arkabutla	Arkabutla Branch Office Branch, Citizens Bank, Coldwater	
	Coldwater	Citizens Bank	
		Coldwater Branch Office Branch, Peoples Bank, Senatobia	
	Independence	Independence Branch Office Branch, Senatobia Bank, Senatobia	
	Senatobia	Peoples Bank	1
		Senatobia Bank	1
		Senatobia Branch Office Branch, Citizens Bank of Coldwater, Coldwater	
Tippah	Blue Mountain	First National Bank Branch, First National Bank, New Albany	
	Falkner	The Bank of Falkner	
	Ripley	Ripley Branch Branch, First National Bank, New Albany	
		The Peoples Bank	3
		Ripley Branch Office Branch, Bank of Falkner, Falkner	
	Walnut	First Mississippi Bank of Commerce	1
Tishomingo	Belmont	Belmont Branch Branch, First Citizens National Bank, Tupelo	
	Burnsville	First American National Bank Branch, First American National Bank, Iuka	
	Golden	First American National Bank Branch, First American National Bank, Iuka	

COUNTY	CITY	BANK	BRANCHES WITHIN CITY
	Iuka	First American National Bank	
		Iuka Guaranty Bank	2
	Tishomingo	Tishomingo Branch Branch, First Citizens National Bank, Tupelo	
Tunica	Tunica	Planters Bank	
		Tunica County Bank	
Union	Myrtle	Myrtle Branch Office Branch, Bank of New Albany, New Albany	
		Myrtle Branch Office Branch, First National Bank, New Albany	
	New Albany	Bank of New Albany	2
		First National Bank	2
Walthall	Tylertown	Tylertown Bank Branch, First National Bank of Jackson, Jackson	1
		Walthall Citizens Bank	
Warren	Vicksburg	The American Bank	3
		First National Bank of Vicksburg	7
		Merchants National Bank	3
Washington	Arcola	Arcola Branch Office Branch, Bank of Hollandale, Hollandale	
	Glen Allen	Lake Washington Branch Office Branch, Bank of Hollandale, Hollandale	
	Greenville	Commercial National Bank Branch, First National Bank of Jackson, Jackson	2
		The First National Bank of Greenville	4
		Deposit Guaranty National Bank Branch, Deposit Guaranty National Bank, Jackson	3
		Greenville Branch Office Branch, Planters Bank and Trust Company, Ruleville	1

COUNTY	CITY	BANK	BRANCHES WITHIN CITY
	Hollandale	Bank of Hollandale	1
		Guaranty Bank & Trust Company Branch Bank, Guaranty Bank & Trust Company, Belzoni	
	Leland	The Bank of Leland	1
		Commercial National Bank Branch, First National Bank of Jackson, Jackson	
Wayne	Buckatunna	Buckatunna Branch Office Branch, First State Bank, Waynesboro	
	Clara	Clara Branch Office Branch, First State Bank, Waynesboro	
	Waynesboro	Bank of Waynesboro Branch, Southeast Mississippi Bank, Quitman	
		First National Bank of Waynesboro	
		First State Bank	1
Webster	Eupora	Bank of Eupora Branch Bank, Grenada Bank, Grenada	1
		Bank of Webster County Branch, Security State Bank, Starkville	
	Mantee	Bank of Mantee	
	Mathiston	Merchants and Farmers Bank Branch Bank, Security State Bank, Starkville	
Wilkinson	Centreville	Deposit Guaranty National Bank Branch, Deposit Guaranty National Bank, Jackson	
	Woodville	Commercial Bank	
Winston	Louisville	Bank of Louisville Branch Bank, Grenada Bank, Grenada	2
		Citizens Bank & Trust Company	1
		First United Bank of Mississippi Branch Bank, First United Bank of Mississippi, Meridian	1

COUNTY	CITY	BANK	BRANCHES WITHIN CITY
		North Church Avenue Branch Branch, Peoples Bank of Mississippi, N.A., Union	
	Noxapater	Noxapater Branch Bank Branch Bank, Citizens Bank & Trust Company, Louisville	
Yalobusha	Coffeeville	Coffeeville Branch Office Branch, Bank of Water Valley, Water Valley	
	Oakland	Bank of North Mississippi	
	Water Valley	Bank of Water Valley	
		The Mechanics Savings Bank	1
Yazoo	Benton	Benton Branch Office Branch, Bank of Yazoo City, Yazoo City	
		Benton Branch Branch, The Delta National Bank of Yazoo City, Yazoo City	
	Bentonia	Bank of Bentonia Branch, Bank of Flora, Flora	
	Holly Bluff	Bank of Holly Bluff Branch, Citizens Bank & Trust Company, Belzoni	
	Yazoo City	Bank of Yazoo City	1
		The Delta National Bank of Yazoo City	2
		Yazoo City Branch Office Branch, Citizens Bank & Trust Company, Belzoni	1

TOTAL BANK DEPOSITS OF STATE AND NATIONAL BANKS FOR THE PERIOD DECEMBER 1939-1979

	State	National	Total
1939	138,942	71,511	210,453
1940	144,113	75,332	219,445
1941	183,881	87,428	271,309
1942	262,186	126,687	388,873
1943	340,916	145,032	485,948
1944	444,831	182,189	627,020
1945	558,479	230,239	788,718
1946	542,261	210,933	753,194
1947	577,960	221,471	799,431
1948	593,240	223,667	816,907
1949	556,651	208,202	764,853
1950	595,676	221,281	816,957
1951	642,783	236,602	879,385
1952	668,869	242,513	911,382
1953	692,924	257,905	950,829
1954	700,457	264,617	965,092
1955	738,821	278,413	1,017,234
1956	752,481	290,754	1,043,235
1957	776,070	304,912	1,080,932
1958	882,393	350,089	1,232,482
1959	958,160	378,288	1,336,448
1960	963,232	386,277	1,349,509
1961	1,029,056	413,772	1,442,828
1962	1,106,333	433,725	1,540,058
1963	1,209,301	469,372	1,678,673
1964	1,347,799	527,867	1,875,666
1965	1,296,101	967,747	2,263,848
1966	1,203,452	988,807	2,219,259
1967	1,336,671	1,098,627	2,435,298
1968	1,449,613	1,247,865	2,697,478
1969	1,508,653	1,354,060	2,862,713
1970	1,668,024	1,492,959	3,160,983
1971	1,924,816	1,697,587	3,622,403
1972	2,249,376	2,002,715	4,252,091
1973	2,539,745	2,376,085	4,915,830
1974	2,642,511	2,501,900	5,144,411
1975	3,047,816	2,605,329	5,645,145
1976	3,460,425	2,943,546	6,403,971
1977	4,028,766	3,322,184	7,350,950
1978	4,496,928	3,815,843	8,312,771
1979	5,037,191	4,146,085	9,183,276

BANKS CONDUCTING BUSINESS LISTING BRANCH BANKS, BRANCH OFFICES, AND DRIVE-IN TELLER WINDOWS, UNDER PROVISIONS OF SECTIONS 81-7-1, 81-7-5, and 81-5-99, MISSISSIPPI CODE OF 1972

December 31, 1979

Parent Bank, Name and Address	Branch Bank, Name and Address	Branch Office, Name and Address	Drive-In Teller Window, Name and Address
Monroe Banking and Trust Company Aberdeen		Hamilton Branch Office Monroe Banking and Trust Company Hamilton Prairie Industrial Park Branch Office Monroe Banking and Trust Company Prairie	Highway 45 Branch Office Monroe Banking and Trust Company Aberdeen
Bank of Amory Amory		Hatley Branch Office Bank of Amory Hatley Smithville Branch Office Bank of Amory Smithville	Third Street Drive-In Bank of Amory Amory
Security Bank of Amory Amory			Fifth Street Branch Office Security Bank of Amory Amory Glendale Branch Office Security Bank of Amory Amory South Amory Branch Office Security Bank of Amory Amory

List of Banks Operating Branch Banks, Branch Offices and/or Drive-in Teller Windows Within the State of Mississippi — (Continued)

Parent Bank, Name and Address	Branch Bank, Name and Address	Branch Office, Name and Address	Drive-In Teller Window, Name and Address
Bank of Anguilla Anguilla		Cary Branch Office Bank of Anguilla Cary Rolling Fork Branch Office Bank of Anguilla Rolling Fork Mayersville Branch Office Bank of Anguilla Mayersville	Rolling Fork Drive-In Bank of Anguilla Rolling Fork
Baldwyn State Bank Baldwyn			
Farmers and Merchants Bank Baldwyn		Marietta Branch Office Farmers and Merchants Bank Marietta	Northview Branch Office Farmers and Merchants Bank Baldwyn
Batesville Security Bank Batesville		Peoples Bank of Quitman County Batesville Security Bank Marks	Thomas Street Branch Office Batesville Security Bank Batesville
Merchants Bank & Trust Company Bay St. Louis		Gulfport Branch Office Merchants Bank & Trust Company Gulfport	Downtown Gulfport Drive-In Merchants Bank & Trust Company Gulfport

List of Banks Operating Branch Banks, Branch Offices and/or Drive-in Teller Windows Within the State of Mississippi — (Continued)

Parent Bank, Name and Address	Branch Bank, Name and Address	Branch Office, Name and Address	Drive-In Teller Window, Name and Address
		Hardy Court Center Branch Office Merchants Bank & Trust Company Gulfport	Waveland West Branch Office Merchants Bank & Trust Company Waveland
		Long Beach Branch Office Merchants Bank & Trust Company Long Beach	
		Harrison Central Branch Office Merchants Bank & Trust Company Orange Grove	
		Waveland Branch Office Merchants Bank & Trust Company Waveland	
Bay Springs Bank Bay Springs		Heidelberg Branch Office Bay Springs Bank Heidelberg	Bay Springs Drive-In Bay Springs Bank Bay Springs
		Stringer Branch Office Bay Springs Bank Bay Springs	
Jasper County Bank Bay Springs		Heidelberg Branch Office Jasper County Bank Heidelberg	Downtown Motor Branch Office Jasper County Bank Heidelberg

List of Banks Operating Branch Banks, Branch Offices and/or Drive-in Teller Windows Within the State of Mississippi — (Continued)

Parent Bank, Name and Address	Branch Bank, Name and Address	Branch Office, Name and Address	Drive-In Teller Window, Name and Address
Citizens Bank & Trust Company Belzoni		Bank of Holly Bluff Holly Bluff Isola Bank Isola Fifteenth Street Branch Office Citizens Bank & Trust Company Yazoo City Yazoo City Branch Office Citizens Bank & Trust Company Yazoo City	Hayden Street Branch Office Citizens Bank & Trust Company Belzoni
Guaranty Bank and Trust Company Belzoni	Guaranty Bank and Trust Company Hollandale		Guaranty Bank Drive-In Guaranty Bank and Trust Company Belzoni
Bank of Benoit Benoit			
Jefferson Bank Biloxi			

List of Banks Operating Branch Banks, Branch Offices and/or Drive-in Teller Windows Within the State of Mississippi — (Continued)

Parent Bank, Name and Address	Branch Bank, Name and Address	Branch Office, Name and Address	Drive-In Teller Window, Name and Address
The Peoples Bank of Biloxi Biloxi		D'iberville-St. March Branch Office The Peoples Bank of Biloxi Biloxi West Biloxi Branch Office The Peoples Bank of Biloxi Biloxi	
The Merchants Bank Bolton			
Central Bank of Mississippi Brandon		Bank of Pearl Pearl Puckett Branch Office Central Bank of Mississippi Puckett Richland Branch Office Central Bank of Mississippi Plain	
Rankin County Bank Brandon		Crossgates Branch Office Rankin County Bank Brandon	

List of Banks Operating Branch Banks, Branch Offices and/or Drive-in Teller Windows Within the State of Mississippi — (Continued)

Parent Bank, Name and Address	Branch Bank, Name and Address	Branch Office, Name and Address	Drive-In Teller Window, Name and Address
		Flowood Branch Office Rankin County Bank Flowood	
		Pearl Branch Office Rankin County Bank Pearl	
		Whitfield-Pearson Branch Office Rankin County Bank Pearl	
		Pelahatchie Branch Office Rankin County Bank Pelahatchie	
		Richland Branch Office Rankin County Bank Richland	
Brookhaven Bank and Trust Company Brookhaven		Highland Square Branch Office Brookhaven Bank and Trust Company Brookhaven	Brookhaven Drive-In Brookhaven Bank and Trust Company Brookhaven
		Lincoln Plaza Branch Office Brookhaven Bank and Trust Company Brookhaven	

List of Banks Operating Branch Banks, Branch Offices and/or Drive-in Teller Windows Within the State of Mississippi — (Continued)

Parent Bank, Name and Address	Branch Bank, Name and Address	Branch Office, Name and Address	Drive-In Teller Window, Name and Address
		Bogue Chitto Branch Office Brookhaven Bank and Trust Company Bogue Chitto	
State Bank & Trust Company Brookhaven			East Side Branch Office State Bank & Trust Company Brookhaven West Brook Mart Branch Office State Bank & Trust Company Brookhaven
Farmers and Merchants Bank Bruce		Bank of Pittsboro Pittsboro	
Citizens Bank Byhalia		Barton Branch Office Citizens Bank Barton Victoria Branch Office Citizens Bank Victoria	

List of Banks Operating Branch Banks, Branch Offices and/or Drive-in Teller Windows Within the State of Mississippi — (Continued)

Parent Bank, Name and Address	Branch Bank, Name and Address	Branch Office, Name and Address	Drive-In Teller Window, Name and Address
Canton Exchange Bank Canton	Canton Exchange Bank Madison Branch Bank Madison	East Branch Office Canton Exchange Bank Canton	F. E. Allen Downtown Branch Office Canton Exchange Bank Canton
	Canton Exchange Bank Ridgeland Branch Bank Ridgeland		
Bank of Central Mississippi Carthage	Sebastopol Branch Bank Bank of Central Mississippi Sebastopol	Madden Branch Office Bank of Central Mississippi Madden	
The Carthage Bank Carthage		Bank of Edinburg Edinburg	Highway 16 Branch The Carthage Bank Carthage
Tallahatchie County Bank Charleston			
United Southern Bank Clarksdale	United Southern Bank Batesville Branch Bank Batesville	Crossroads Branch Office United Southern Bank Clarksdale	University Avenue Drive-In United Southern Bank Oxford

List of Banks Operating Branch Banks, Branch Offices and/or Drive-in Teller Windows Within the State of Mississippi — (Continued)

Parent Bank, Name and Address	Branch Bank, Name and Address	Branch Office, Name and Address	Drive-In Teller Window, Name and Address
	United Southern Bank Drew Branch Bank Drew	Westside Branch Office United Southern Bank Clarksdale	West Side Motor Bank Branch United Southern Bank Oxford
	United Southern Bank Lambert Branch Bank Lambert	Court Square Branch Office United Southern Bank Batesville	
	United Southern Bank Oxford Branch Bank Oxford	Friars Point Branch Office United Southern Bank Jonestown	
	United Southern Bank Pope Branch Bank Pope	Jonestown Branch Office United Southern Bank Jonestown	
	United Southern Bank Tutwiler Branch Bank Tutwiler	Lula Branch Office United Southern Bank Lula	
		Sledge Branch Office United Southern Bank Sledge	

List of Banks Operating Branch Banks, Branch Offices and/or Drive-in Teller Windows Within the State of Mississippi — (Continued)

Parent Bank, Name and Address	Branch Bank, Name and Address	Branch Office, Name and Address	Drive-In Teller Window, Name and Address
The Cleveland State Bank Cleveland	Merigold Bank Merigold	Main Street Branch Office The Cleveland State Bank Cleveland West Side Branch Office The Cleveland State Bank Cleveland	
Citizens Bank of Coldwater Coldwater		Arkabutla Branch Office Citizens Bank of Coldwater Arkabutla Senatobia Branch Office Citizens Bank of Coldwater Senatobia	
Covington County Bank Collins			
State Bank and Trust Company Collins		Seminary Branch Office State Bank and Trust Company Seminary	Crossroads Branch Office State Bank and Trust Company Collins

List of Banks Operating Branch Banks, Branch Offices and/or Drive-in Teller Windows Within the State of Mississippi — (Continued)

Parent Bank, Name and Address	Branch Bank, Name and Address	Branch Office, Name and Address	Drive-In Teller Window, Name and Address
Citizens Bank Columbia			Citizens Bank Drive-In Citizens Bank Columbia Park Avenue Branch Office Citizens Bank Columbia
Merchants & Farmers Bank Columbus		Gateway Branch Office Merchants & Farmers Bank Columbus Leigh Mall Branch Office Merchants & Farmers Bank Columbus Market Street Branch Office Merchants & Farmers Bank Columbus New Hope Branch Office Merchants & Farmers Bank New Hope	Leigh Mall Satellite Branch Office Merchants & Farmers Bank Columbus Mid-City Branch Office Merchants & Farmers Bank Columbus
State Bank of Como Como			

List of Banks Operating Branch Banks, Branch Offices and/or Drive-in Teller Windows Within the State of Mississippi — (Continued)

Parent Bank, Name and Address	Branch Bank, Name and Address	Branch Office, Name and Address	Drive-In Teller Window, Name and Address
Alcorn Bank and Trust Company Corinth			
The Security Bank Corinth		Five Points Branch Office The Security Bank Corinth Midtown Motor Branch Office The Security Bank Corinth Trust Department Branch Office The Security Bank Corinth Rienzi Branch Office The Security Bank Rienzi	College Hill Branch Office The Security Bank Corinth
Bank of Crenshaw Crenshaw			
Bank of the South Crystal Springs			

List of Banks Operating Branch Banks, Branch Offices and/or Drive-in Teller Windows Within the State of Mississippi — (Continued)

Parent Bank, Name and Address	Branch Bank, Name and Address	Branch Office, Name and Address	Drive-In Teller Window, Name and Address
Commercial Bank of DeKalb DeKalb			
Duck Hill Bank Duck Hill		Elliott Branch Office Duck Hill Bank Elliott	
The Bank of Edwards Edwards			
Merchants and Manufacturers Bank of Ellisville Ellisville		Laurel Branch Office Merchants and Manufacturers Bank of Ellisville Laurel	Merchants and Manufacturers Bank Drive-In Merchants and Manufacturers Bank of Ellisville Ellisville
		Sandersville Branch Office Merchants and Manufacturers Bank of Ellisville Sandersville	
The Bank of Falkner Falkner		Ripley Branch Office The Bank of Falkner Ripley	

List of Banks Operating Branch Banks, Branch Offices and/or Drive-in Teller Windows Within the State of Mississippi — (Continued)

Parent Bank, Name and Address	Branch Bank, Name and Address	Branch Office, Name and Address	Drive-In Teller Window, Name and Address
The Jefferson County Bank Fayette			
Bank of Flora Flora		Bank of Bentonia Bentonia	Kearney Park Branch Office Bank of Flora Flora
The Bank of Forest Forest			
Farmers and Merchants Bank Forest			
Foxworth Bank Foxworth		Columbia Branch Office Foxworth Bank Columbia	
Tombigbee Bank & Trust Company Fulton		Mooreville Branch Office Tombigbee Bank & Trust Company Mooreville	

List of Banks Operating Branch Banks, Branch Offices and/or Drive-in Teller Windows Within the State of Mississippi — (Continued)

Parent Bank, Name and Address	Branch Bank, Name and Address	Branch Office, Name and Address	Drive-In Teller Window, Name and Address
		Tremont Branch Office Tombigbee Bank & Trust Company Tremont	
Bank of Commerce Greenwood		Main Street Branch Office Bank of Commerce Greenwood	
Grenada Bank Grenada	Bank of Ackerman Ackerman	Poplar Street Branch Office Grenada Bank Grenada	First Street Branch Office Grenada Bank Grenada
	Calhoun County Bank Calhoun City	Crossroad Branch Office Grenada Bank Clarksdale	Industrial Branch Office Grenada Bank Ackerman
	Bank of Charleston Charleston	Westgate Branch Office Grenada Bank Clarksdale	Cleveland Drive-In Grenada Bank Cleveland
	Coahoma Bank Clarksdale	Bank of Derma Derma	Shopping City Center Branch Office Grenada Bank Cleveland
	Bank of Cleveland Cleveland	West Park Avenue Branch Office Grenada Bank Greenwood	Southgate Branch Office Grenada Bank Eupora

List of Banks Operating Branch Banks, Branch Offices and/or Drive-in Teller Windows Within the State of Mississippi — (Continued)

Parent Bank, Name and Address	Branch Bank, Name and Address	Branch Office, Name and Address	Drive-In Teller Window, Name and Address
	Bank of Eupora Eupora	Bank of Holcomb Holcomb	Eastgate Branch Office Grenada Bank Greenwood
	First Greenwood Bank Greenwood	Bank of Itta Bena Itta Bena	North Gate Branch Office Grenada Bank Houston
	Houston State Bank Houston	Coahoma Bank Jonestown	Bank of Louisville Drive-In Grenada Bank Louisville
	Bank of Louisville Louisville	Coahoma Bank Lula	South Gate Branch Office Grenada Bank Louisville
	Bank of Moorhead Moorhead	Bank of Sumner Sumner	
	Bank of Shaw Shaw		
	Bank of Shelby Shelby		
	Coahoma Bank Southaven		

List of Banks Operating Branch Banks, Branch Offices and/or Drive-in Teller Windows Within the State of Mississippi — (Continued)

Parent Bank, Name and Address	Branch Bank, Name and Address	Branch Office, Name and Address	Drive-In Teller Window, Name and Address
First State Bank Gulfport		25th-Pass Road Branch Office First State Bank Gulfport	
Hancock Bank Gulfport	Hancock Bank Bay St. Louis	Mississippi City-Handsboro Branch Office Hancock Bank Gulfport	Motor Branch Drive-In Hancock Bank Gulfport
	Hancock Bank Pass Christian	Northeast Branch Office Hancock Bank Gulfport	Highway 90 Branch Office Hancock Bank Bay St. Louis
	Bank of Picayune Picayune	Norwood Village Branch Office Hancock Bank Gulfport	West Canal Street Branch Hancock Bank Picayune
	Bank of Commerce Poplarville	Seabee Branch Office Hancock Bank Gulfport	
		Edgewater Branch Office Hancock Bank Biloxi	
		Diamondhead Branch Office Hancock Bank Diamondhead	

List of Banks Operating Branch Banks, Branch Offices and/or Drive-in Teller Windows Within the State of Mississippi — (Continued)

Parent Bank, Name and Address	Branch Bank, Name and Address	Branch Office, Name and Address	Drive-In Teller Window, Name and Address
		NSTL Branch Office Hancock Bank Greenville	
		Long Beach Branch Office Hancock Bank Long Beach	
		Northside Branch Office Hancock Bank Picayune	
		Southside Branch Office Hancock Bank Picayune	
Bank of Hattiesburg Hattiesburg		Northside Branch Office Bank of Hattiesburg Hattiesburg	
Bank of Hazlehurst Hazlehurst		Gallman Branch Office Bank of Gallman Gallman	Caldwell Branch Office Bank of Hazlehurst Hazlehurst
			Mid-City Drive-In Bank of Hazlehurst Hazlehurst

List of Banks Operating Branch Banks, Branch Offices and/or Drive-in Teller Windows Within the State of Mississippi — (Continued)

Parent Bank, Name and Address	Branch Bank, Name and Address	Branch Office, Name and Address	Drive-In Teller Window, Name and Address
Merchants and Planters Bank Hazlehurst	Georgetown Bank Georgetown		
The Hernando Bank Hernando		Bank of Eudora Eudora Bank of Horn Lake Horn Lake	I-55 Drive-In The Hernando Bank Hernando
Security Bank of Hernando Hernando		Security Bank of Southaven Southaven	
Bank of Hollandale Hollandale		Arcola Branch Office Bank of Hollandale Arcola Lake Washington Branch Office Bank of Hollandale Glen Allan	East Avenue Drive-In Bank of Hollandale Hollandale
The Bank of Holly Springs Holly Springs		Abbeville Bank Abbeville	

List of Banks Operating Branch Banks, Branch Offices and/or Drive-in Teller Windows Within the State of Mississippi — (Continued)

Parent Bank, Name and Address	Branch Bank, Name and Address	Branch Office, Name and Address	Drive-In Teller Window, Name and Address
		Potts Camp Bank Potts Camp	
		The Slayden Bank Slayden	
First State Bank Holly Springs		Michigan City Branch Office First State Bank Michigan City	
		Mount Pleasant Branch Office First State Bank Mount Pleasant	
Merchants & Farmers Bank Holly Springs		Merchants & Farmers Bank of Benton County Ashland	Merchants & Farmers Bank Drive-In Merchants & Farmers Bank Holly Springs
Peoples Bank of Indianola Indianola		U. S. Highway 82 Branch Office Peoples Bank of Indianola Indianola	

List of Banks Operating Branch Banks, Branch Offices and/or Drive-in Teller Windows Within the State of Mississippi — (Continued)

Parent Bank, Name and Address	Branch Bank, Name and Address	Branch Office, Name and Address	Drive-In Teller Window, Name and Address
Iuka Guaranty Bank Iuka			Eastport Street Drive-In Iuka Guaranty Bank Iuka Highway 72 Branch Iuka Guaranty Bank Iuka
The Mississippi Bank Jackson	The Mississippi Bank Canton The Mississippi Bank Crystal Springs Terry Branch Bank The Mississippi Bank Terry	Auto Bank Drive-In The Mississippi Bank Jackson Capitol Towers Branch Office The Mississippi Bank Jackson I-55 North Branch Office The Mississippi Bank Jackson Lakeland Branch Office The Mississippi Bank Jackson Leavell Woods Branch Office The Mississippi Bank Jackson	Liberty Street Branch Office The Mississippi Bank Canton Highway 51 Branch Office The Mississippi Bank Crystal Springs Mid-Town Branch Office The Mississippi Bank Crystal Springs

List of Banks Operating Branch Banks, Branch Offices and/or Drive-in Teller Windows Within the State of Mississippi — (Continued)

Parent Bank, Name and Address	Branch Bank, Name and Address	Branch Office, Name and Address	Drive-In Teller Window, Name and Address
		Meadowbrook Branch Office The Mississippi Bank Jackson	
		Metro Center Branch Office The Mississippi Bank Jackson	
		Southwest Branch Office The Mississippi Bank Jackson	
		McLaurin Mart Branch Office The Mississippi Bank Pearl	
		The Mississippi Bank Ridgeland	
Bank of Kilmichael Kilmichael			
Attala Bank of Kosciusko Kosciusko			Attala Bank Motor Branch Attala Bank of Kosciusko Kosciusko

List of Banks Operating Branch Banks, Branch Offices and/or Drive-in Teller Windows Within the State of Mississippi — (Continued)

Parent Bank, Name and Address	Branch Bank, Name and Address	Branch Office, Name and Address	Drive-In Teller Window, Name and Address
Merchants and Farmers Bank Kosciusko	Peoples Bank of Durant Durant	Court Square Branch Office Merchants and Farmers Bank Kosciusko	North Side Drive-In Merchants and Farmers Bank Kosciusko
	Starkville Branch Bank Merchants and Farmers Bank Starkville	Ackerman Branch Office Merchants and Farmers Bank Ackerman	Parkway Plaza Branch Merchants and Farmers Bank Kosciusko
		Ethel Branch Office Merchants and Farmers Bank Ethel	Traceway Motor Branch Merchants and Farmers Bank Kosciusko
		Bank of Lena Lena	Durant Drive-In Merchants and Farmers Bank Durant
		Sallis Branch Office Merchants and Farmers Bank Sallis	Highway 12 Drive-In Merchants and Farmers Bank Starkville
		Thomastown Branch Office Merchants and Farmers Bank Thomastown	
		Weir Branch Office Merchants and Farmers Bank Weir	

List of Banks Operating Branch Banks, Branch Offices and/or Drive-in Teller Windows Within the State of Mississippi — (Continued)

Parent Bank, Name and Address	Branch Bank, Name and Address	Branch Office, Name and Address	Drive-In Teller Window, Name and Address
Bank of Laurel Laurel		Chantilly Branch Office Bank of Laurel Laurel Bank of Ellisville Ellisville	
The Bank of Leland Leland			The Bank of Leland Motor Bank The Bank of Leland Leland
Holmes County Bank & Trust Company Lexington		Goodman Branch Office Holmes County Bank & Trust Company Goodman Vaiden Branch Office Holmes County Bank & Trust Company Vaiden West Branch Office Holmes County Bank & Trust Company West	Highway 12 Plaza Branch Holmes County Bank & Trust Company Lexington

List of Banks Operating Branch Banks, Branch Offices and/or Drive-in Teller Windows Within the State of Mississippi — (Continued)

Parent Bank, Name and Address	Branch Bank, Name and Address	Branch Office, Name and Address	Drive-In Teller Window, Name and Address
Citizens Bank and Trust Company Louisville	Noxapater Branch Bank Citizens Bank and Trust Company Noxapater		Industrial Branch Citizens Bank and Trust Company Louisville
Bank of Lucedale Lucedale		East Central Branch Office Bank of Lucedale Hurley	Luce Center Branch Bank of Lucedale Lucedale
The Merchants and Farmers Bank Macon	Scooba Branch Bank The Merchants and Farmers Bank Scooba Shuqualak Branch Bank The Merchants and Farmers Bank Shuqualak		
Bank of Simpson County Magee		Mendenhall Branch Office Bank of Simpson County Mendenhall	
State Guaranty Bank Magee			

List of Banks Operating Branch Banks, Branch Offices and/or Drive-in Teller Windows Within the State of Mississippi — (Continued)

Parent Bank, Name and Address	Branch Bank, Name and Address	Branch Office, Name and Address	Drive-In Teller Window, Name and Address
Southwest Mississippi Bank Magnolia		Fernwood Branch Office Southwest Mississippi Bank Fernwood Osyka Branch Office Southwest Mississippi Bank Osyka	
Bank of Mantee Mantee		Bank of Starkville Starkville	
Citizens Bank & Trust Company Marks	Crowder Branch Bank Citizens Bank & Trust Company Crowder	Sledge Branch Office Citizens Bank & Trust Company Sledge	
Bank of Franklin Meadville	Bude Branch Bank Bank of Franklin Bude Roxie Branch Bank Bank of Franklin Roxie		

List of Banks Operating Branch Banks, Branch Offices and/or Drive-in Teller Windows Within the State of Mississippi — (Continued)

Parent Bank, Name and Address	Branch Bank, Name and Address	Branch Office, Name and Address	Drive-In Teller Window, Name and Address
Peoples Bank Mendenhall		Sanatorium Branch Office Peoples Bank Sanatorium	
First United Bank of Mississippi Meridian	First United Bank of Mississippi Louisville	Airport-Industrial Branch Office First United Bank of Mississippi Meridian	South Church Street Branch Office First United Bank of Mississippi Louisville
		East Branch Office First United Bank of Mississippi Meridian	
		North Branch Office First United Bank of Mississippi Meridian	
		South Branch Office First United Bank of Mississippi Meridian	
		Village Fair Branch Office First United Bank of Mississippi Meridian	
		West Branch Office First United Bank of Mississippi Meridian	
		First United Bank of Mississippi Lauderdale	

List of Banks Operating Branch Banks, Branch Offices and/or Drive-in Teller Windows Within the State of Mississippi — (Continued)

Parent Bank, Name and Address	Branch Bank, Name and Address	Branch Office, Name and Address	Drive-In Teller Window, Name and Address
Merchants & Farmers Bank Meridian		Civic Center Branch Office Merchants & Farmers Bank Meridian	Medical Center Branch Office Merchants & Farmers Bank Meridian
		45th Avenue Branch Office Merchants & Farmers Bank Meridian	
		Marion Gateway Branch Office Merchants & Farmers Bank Meridian	
		North Branch Office Merchants & Farmers Bank Meridian	
		South Branch Office Merchants & Farmers Bank Meridian	
Bank of Morton Morton			Highway 80 East Branch Office Bank of Morton Morton
Citizens Bank and Trust Company Morton		Bank of Pelahatchie Pelahatchie	

List of Banks Operating Branch Banks, Branch Offices and/or Drive-in Teller Windows Within the State of Mississippi — (Continued)

Parent Bank, Name and Address	Branch Bank, Name and Address	Branch Office, Name and Address	Drive-In Teller Window, Name and Address
Pascagoula-Moss Point Bank Moss Point	Ocean Springs State Bank Ocean Springs	Escatawpa Branch Office Pascagoula-Moss Point Bank Escatawpa	
	Pascagoula-Moss Point Bank Pascagoula	Gautier Branch Office Pascagoula-Moss Point Bank Gautier	
		Kreole Branch Office Pascagoula-Moss Point Bank Kreole	
		St. Martins Branch Office Pascagoula-Moss Point Bank Ocean Springs	
		Doctors Plaza Branch Office Pascagoula-Moss Point Bank Pascagoula	
		Market Street Branch Office Pascagoula-Moss Point Bank Pascagoula	
		Searstown Branch Office Pascagoula-Moss Point Bank Pascagoula	

List of Banks Operating Branch Banks, Branch Offices and/or Drive-in Teller Windows Within the State of Mississippi — (Continued)

Parent Bank, Name and Address	Branch Bank, Name and Address	Branch Office, Name and Address	Drive-In Teller Window, Name and Address
Singing River Bank Moss Point		Pascagoula Branch Office Singing River Bank Pascagoula	
Mount Olive Bank Mount Olive		Collins Branch Office Mount Olive Bank Collins	Mount Olive Motor Branch Mount Olive Bank Mount Olive
Bank of M. Comb McComb	The Progressive Bank Summit	Pearl River Avenue Branch Office Bank of McComb McComb Southwest Mall Branch Office Bank of McComb McComb	
First Natchez Bank Natchez		Morgantown Branch Office First Natchez Bank Natchez Southern Branch Office First Natchez Bank Natchez Fayette Bank Fayette	

List of Banks Operating Branch Banks, Branch Offices and/or Drive-in Teller Windows Within the State of Mississippi — (Continued)

Parent Bank, Name and Address	Branch Bank, Name and Address	Branch Office, Name and Address	Drive-In Teller Window, Name and Address
Bank of New Albany New Albany		Myrtle Branch Office Bank of New Albany Myrtle	East Branch Office Bank of New Albany New Albany
			Glenfield Branch Office Bank of New Albany New Albany
Perry County Bank New Augusta		Beaumont Branch Office Perry County Bank Beaumont	
		McLain Bank McLain	
Newton County Bank Newton		Hickory Branch Office Newton County Bank Hickory	Scanlon Street Drive-In Newton County Bank Newton
		Bank of Lake Lake	
		Peoples Bank of Louin Louin	

List of Banks Operating Branch Banks, Branch Offices and/or Drive-in Teller Windows Within the State of Mississippi — (Continued)

Parent Bank, Name and Address	Branch Bank, Name and Address	Branch Office, Name and Address	Drive-In Teller Window, Name and Address
Peoples Bank & Trust Company North Carrollton		Carrollton Branch Office Peoples Bank & Trust Company Carrollton	
Bank of North Mississippi Oakland	Starkville Branch Bank Bank of North Mississippi Starkville		
Bank of Okolona Okolona			
People's Bank and Trust Olive Branch			
Oxford Bank & Trust Company Oxford		Tradewind Branch Office Oxford Bank & Trust Company Oxford	
Merchants & Marine Bank Pascagoula		Bel-Aire Branch Office Merchants & Marine Bank Pascagoula	

List of Banks Operating Branch Banks, Branch Offices and/or Drive-in Teller Windows Within the State of Mississippi — (Continued)

Parent Bank, Name and Address	Branch Bank, Name and Address	Branch Office, Name and Address	Drive-In Teller Window, Name and Address
		Market Street Branch Office Merchants & Marine Bank Pascagoula	
		Escatawpa Branch Office Merchants & Marine Bank Escatawpa	
		Gautier Branch Office Merchants & Marine Bank Gautier	
		Moss Point Branch Office Merchants & Marine Bank Moss Point	
Bank of Philadelphia Philadelphia			Court Square Branch Office Bank of Philadelphia Philadelphia
The Citizens Bank of Philadelphia Philadelphia		Choctaw Central Branch Office The Citizens Bank of Philadelphia Philadelphia	North Side Branch Office The Citizens Bank of Philadelphia Philadelphia
			West Side Branch Office The Citizens Bank of Philadelphia Philadelphia

List of Banks Operating Branch Banks, Branch Offices and/or Drive-in Teller Windows Within the State of Mississippi — (Continued)

Parent Bank, Name and Address	Branch Bank, Name and Address	Branch Office, Name and Address	Drive-In Teller Window, Name and Address
First Citizens Bank and Trust Company Poplarville		First Citizens Bank and Trust Company Picayune	
Mississippi Southern Bank Port Gibson			
Port Gibson Bank Port Gibson			
Bank of Prentiss Prentiss			Bank of Prentiss Motor Branch Bank of Prentiss Prentiss
Lamar County Bank Purvis		Sumrall Branch Office Lamar County Bank Sumrall	
Bank of Quitman Quitman		Bank of Enterprise Enterprise	

List of Banks Operating Branch Banks, Branch Offices and/or Drive-in Teller Windows Within the State of Mississippi — (Continued)

Parent Bank, Name and Address	Branch Bank, Name and Address	Branch Office, Name and Address	Drive-In Teller Window, Name and Address
		Bank of Meridian Meridian	
		College Park Branch Office Bank of Quitman Meridian	
		North Branch Office Bank of Quitman Meridian	
		Bank of Pachuta Pachuta	
Southeast Mississippi Bank Quitman	Bank of Shubuta Shubuta	Bank of Waynesboro Waynesboro	
The Bank of Raleigh Raleigh			Bank of Raleigh Drive-In Bank of Raleigh Raleigh
Merchants and Planters Bank Raymond		Highway 18 Branch Office Merchants and Planters Bank Raymond	

List of Banks Operating Branch Banks, Branch Offices and/or Drive-in Teller Windows Within the State of Mississippi — (Continued)

Parent Bank, Name and Address	Branch Bank, Name and Address	Branch Office, Name and Address	Drive-In Teller Window, Name and Address
Richton Bank & Trust Company Richton			North Richton Branch Office Richton Bank & Trust Company Richton
The Peoples Bank Ripley			East Branch Office The Peoples Bank Ripley Mid-Town Branch Office The Peoples Bank Ripley North Branch Office The Peoples Bank Ripley
The Valley Bank Rosedale		Cleveland Branch Office The Valley Bank Cleveland Gunnison Branch Office The Valley Bank Gunnison	The Valley Bank Drive-In The Valley Bank Rosedale

List of Banks Operating Branch Banks, Branch Offices and/or Drive-in Teller Windows Within the State of Mississippi — (Continued)

Parent Bank, Name and Address	Branch Bank, Name and Address	Branch Office, Name and Address	Drive-In Teller Window, Name and Address
Bank of Ruleville Ruleville			
Planters Bank & Trust Company Ruleville	Indianola Bank Indianola	Greenville Branch Office Plantes Bank & Trust Company Greenville	
		South Greenville Branch Office Planters Bank & Trust Company Greenville	
		Indianola Bank Branch Office Planters Bank & Trust Office Indianola	
		Louise Bank Planters Bank & Trust Company Louise	
		Sunflower Branch Office Planters Bank & Trust Company Sunflower	
Bank of Sardis Sardis			

List of Banks Operating Branch Banks, Branch Offices and/or Drive-in Teller Windows Within the State of Mississippi — (Continued)

Parent Bank, Name and Address	Branch Bank, Name and Address	Branch Office, Name and Address	Drive-In Teller Window, Name and Address
Panola County Bank Sardis			
Peoples Bank Senatobia		Coldwater Branch Office Peoples Bank Coldwater	Northwest Branch Drive-In Peoples Bank Senatobia
Senatobia Bank Senatobia		Independence Bank Independence	East Branch Office Senatobia Bank Senatobia
The Bank of Bolivar County Shelby		Duncan Branch Office The Bank of Bolivar County Duncan Mound Bayou Branch Office The Bank of Bolivar County Mound Bayou	
South Central Bank Silver Creek		Brookhaven Branch Office South Central Bank Brookhaven	

List of Banks Operating Branch Banks, Branch Offices and/or Drive-in Teller Windows Within the State of Mississippi — (Continued)

Parent Bank, Name and Address	Branch Bank, Name and Address	Branch Office, Name and Address	Drive-In Teller Window, Name and Address
		Highway 84 Branch Office South Central Bank Monticello	
		Prentiss Branch Office South Central Bank Prentiss	
Security State Bank Starkville	Merchants and Farmers Bank Mathiston	Main Street Branch Office Security State Bank Starkville	
		The Motor Branch Security State Bank Starkville	
		12-25 Industrial Branch Office Security State Bank Starkville	
		Bank of Webster County Eupora	
		Bank of Sturgis Sturgis	

List of Banks Operating Branch Banks, Branch Offices and/or Drive-in Teller Windows Within the State of Mississippi — (Continued)

Parent Bank, Name and Address	Branch Bank, Name and Address	Branch Office, Name and Address	Drive-In Teller Window, Name and Address
The Stonewall Bank Stonewall		Enterprise Branch Office The Stonewall Bank Enterprise	
Smith County Bank Taylorsville		Mize Branch Office Smith County Bank Mize Soso Branch Office Smith County Bank Soso	
Merchants & Planters Bank Tchula			
Planters Bank Tunica			
Tunica County Bank Tunica		Bank of Walls Walls	

List of Banks Operating Branch Banks, Branch Offices and/or Drive-in Teller Windows Within the State of Mississippi — (Continued)

Parent Bank, Name and Address	Branch Bank, Name and Address	Branch Office, Name and Address	Drive-In Teller Window, Name and Address
Bank of Mississippi Tupelo	Bank of Mississippi Booneville	Downtown Mall Branch Office Bank of Mississippi Tupelo	Downtown Mall Drive-In Bank of Mississippi Tupelo
	Bank of Mississippi Bruce	Gloster Street Branch Office Bank of Mississippi Tupelo	One Mississippi Plaza Drive-In Bank of Mississippi Tupelo
	Bank of Mississippi Corinth	Harrisburg Branch Office Bank of Mississippi Tupelo	Tupelo Mall Drive-In Bank of Mississippi Tupelo
	Bank of Mississippi Ecru	Industrial Branch Office Bank of Mississippi Tupelo	Crosstown Branch Office Bank of Mississippi Booneville
	Bank of Mississippi Fulton	Presley Heights Branch Office Bank of Mississippi Tupelo	Southpark Branch office Bank of Mississippi Bruce
	Bank of Mississippi Grenada	Tupelo Mall Branch Office Bank of Mississippi Tupelo	Highway 72 Branch Office Bank of Mississippi Corinth
	Bank of Mississippi Nettleton	Bank of Mississippi Houlka	Whitehaven Branch Office Bank of Mississippi Grenada
	Bank of Mississippi Olive Branch	Bank of Mississippi Houston	North Jackson Street Branch Office Bank of Mississippi Houston

List of Banks Operating Branch Banks, Branch Offices and/or Drive-in Teller Windows Within the State of Mississippi — (Continued)

Parent Bank, Name and Address	Branch Bank, Name and Address	Branch Office, Name and Address	Drive-In Teller Window, Name and Address
	Bank of Mississippi West Point	Bank of Mississippi Mantachie	
		Holiday Industrial Park Branch Office Bank of Mississippi Olive Branch	
		Bank of Mississippi Sherman	
		Bank of Mississippi Vardaman	
The Peoples Bank and Trust Company Tupelo	The Peoples Bank and Trust Company Booneville	Crosstown Branch Office The Peoples Bank and Trust Company Tupelo	East Heights Branch Office The Peoples Bank and Trust Company Tupelo
	Bank of Pontotoc Pontotoc	Medical Center Branch Office The Peoples Bank and Trust Company Tupelo	Northgate Branch Office The Peoples Bank and Trust Company Booneville
	The Peoples Bank and Trust Company Saltillo	Traceway Branch Office The Peoples Bank and Trust Company Tupelo	Hi-way 15 By Pass Branch The Peoples Bank and Trust Company Pontotoc
	Clay County Bank and Trust Company West Point	Westgate Branch Office The Peoples Bank and Trust Company Tupelo	East Main Branch Office The Peoples Bank and Trust Company West Point

List of Banks Operating Branch Banks, Branch Offices and/or Drive-in Teller Windows Within the State of Mississippi — (Continued)

Parent Bank, Name and Address	Branch Bank, Name and Address	Branch Office, Name and Address	Drive-In Teller Window, Name and Address
		Eastgate Branch Office The Peoples Bank and Trust Company Booneville	West Main Branch Office The Peoples Bank and Trust Company West Point
		Guntown Branch Office The Peoples Bank and Trust Company Guntown	
		Plantersville Branch Office The Peoples Bank and Trust Company Plantersville	
		Shannon Branch Office The Peoples Bank and Trust Company Shannon	
Walthall Citizens Bank Tylertown			
The American Bank Vicksburg	The American Bank Clinton	Battlefield Branch Office The American Bank Vicksburg Vicksburg	Northside Branch Office The American Bank Clinton
		Clay Street Branch Office The American Bank Vicksburg	

List of Banks Operating Branch Banks, Branch Offices and/or Drive-in Teller Windows Within the State of Mississippi — (Continued)

Parent Bank, Name and Address	Branch Bank, Name and Address	Branch Office, Name and Address	Drive-In Teller Window, Name and Address
		Highway 61 South Branch Office The American Bank Vicksburg McDowell Square Branch Office The American Bank Jackson	
First Mississippi Bank of Commerce Walnut	First Mississippi Bank of Commerce Booneville		First Mississippi Bank of Commerce Motor Branch First Mississippi Bank of Commerce Walnut
Bank of Walnut Grove Walnut Grove			
Bank of Water Valley Water Valley		Coffeeville Branch Office Bank of Water Valley Coffeeville	
The Mechanics Savings Bank Water Valley		The Mechanics Savings Bank Drive-In The Mechanics Savings Bank Water Valley	

JACKSON, MISSISSIPPI

July 27, 1979

State Department of Bank Supervision
1206 Woolfolk Building
Jackson, Mississippi

Gentlemen:

We have examined the balance sheet of the General Fund, the Trust Fund and the General Fixed Assets Group of Accounts of the State Department of Bank Supervision as of June 30, 1979 and 1978, and the related statement of changes in fund balances and statement of revenues and expenditures for the years then ended. Our examinations were made in accordance with generally accepted auditing standards and, accordingly, included such tests of the accounting records and such other auditing procedures as we considered necessary in the circumstances.

In our opinion, the aforementioned financial statements present fairly the financial position of the General Fund, the Trust Fund and the General Fixed Assets Group of Accounts of the State Department of Bank Supervision at June 30, 1979 and 1978, and the results of operations and changes in fund balances for the years then ended in conformity with generally accepted accounting principles applied on a consistent basis.

The accompanying supplemental information presented in Schedules 1, 2 and 3 is not necessary for a fair presentation of the financial statements but is presented as additional information. The supplemental information has been subjected to the tests and other auditing procedures applied in the examination of the financial statements and, in our opinion, is fairly stated in all material respects in relation to the financial statements taken as a whole.

Respectfully submitted,

STATE DEPARTMENT OF AUDIT

James A. Grayson, CPA
Director

STATE DEPARTMENT OF BANK SUPERVISION
COMBINED BALANCE SHEET — ALL FUNDS AND GROUPS OF ACCOUNTS
JUNE 30, 1979

	General Fund	Trust Fund	General Fixed Assets Group of Accounts
ASSETS			
Cash in State Treasury	$1,078,730.83		
Escrow Funds — Delta Airlines	425.00		
Funds in Various Banks and Credit Unions in Liquidation		17,584.90	
General Fixed Assets			69,078.69
TOTAL ASSETS	$1,079,155.83	17,584.90	69,078.69
LIABILITIES AND FUND BALANCES			
Funds Held in Trust	$	17,584.90	
Fund Balance	1,079,155.83		
Investment in General Fixed Assets			69,078.69
TOTAL LIABILITIES AND FUND BALANCES	$1,079,155.83	17,584.90	69,078.69

See accompanying notes to financial statements.

STATE DEPARTMENT OF BANK SUPERVISION
GENERAL FUND
BALANCE SHEET
JUNE 30, 1979, WITH COMPARATIVE FIGURES FOR 1978

	1979	1978
ASSETS		
Cash in State Treasury:		
Bank Supervision Maintenance Fund (#3511)	$838,769.23	1,027,783.05
Motor Vehicle Sales Division (#3512)	44,497.07	27,717.05
Small Loan Division Fund (#3513)	195,464.53	145,123.50
Total Cash in State Treasury	1,078,730.83	1,200,623.60
Escrow Funds — Delta Airlines	425.00	425.00
TOTAL ASSETS	$1,079,155.83	1,201,048.60
FUND BALANCE	$1,079,155.83	1,201,048.60

See accompanying notes to financial statements.

List of Banks Operating Branch Banks, Branch Offices and/or Drive-in Teller Windows Within the State of Mississippi — (Continued)

Parent Bank, Name and Address	Branch Bank, Name and Address	Branch Office, Name and Address	Drive-In Teller Window, Name and Address
First State Bank Waynesboro	Bank of Leakesville Leakesville	Buckatunna Branch Office First State Bank Buckatunna	Northside Mini Bank First State Bank Waynesboro
		Clara Branch Office First State Bank Clara	
		Multi Mart Branch Office First State Bank Lucedale	
		State Line Branch Office First State Bank State Line	
Bank of Webb Webb			
Bank of Wesson Wesson			
Bank of Wiggins Wiggins		South Wiggins Branch Office Wiggins	

List of Banks Operating Branch Banks, Branch Offices and/or Drive-in Teller Windows Within the State of Mississippi — (Continued)

Parent Bank, Name and Address	Branch Bank, Name and Address	Branch Office, Name and Address	Drive-In Teller Window, Name and Address
Bank of Winona Winona			Highway 15 Drive-In Bank of Winona Winona
Merchants & Farmers Bank of Winona Winona			Merchants & Farmers Bank of Winona Drive-In Merchants & Farmers Bank of Winona Winona
The Commercial Bank Woodville			
Bank of Yazoo City Yazoo City		Lintonia Branch Office Bank of Yazoo City Yazoo City Benton Branch Office Bank of Yazoo City Benton	

STATE DEPARTMENT OF BANK SUPERVISION
GENERAL FUND
STATEMENT OF REVENUES AND EXPENDITURES — BUDGET AND ACTUAL
FOR THE YEAR ENDED JUNE 30, 1979, WITH COMPARATIVE FIGURES FOR 1978

	1979		1978
	Budget	Actual	Actual
REVENUES	$	510,834.40	901,957.94
Credit Unions — Annual Fees		3,480.00	1,420.00
Credit Unions — Examination Fees		29,218.62	22,275.50
Permits for Sale of Checks		6,340.00	6,390.00
Permits for New Banks	5,550.00	700.00	
Call Reports		466.30	459.84
License Fees		236,700.00	196,200.00
Examination Fees	77,516.46	69,565.34	
Penalties		1,200.00	600.00
Miscellaneous		444.80	320.00
Cancelled Prior Year Warrant			67.00
TOTAL REVENUES	1,162,729.00	871,750.58	1,199,955.62
EXPENDITURES			
Personal Services:			
Salaries, Per diem and Fringe Benefits:			
Salaries		598,549.90	510,811.10
Per diem		450.00	90.00
Fringe Benefits		97,750.98	81,335.94
Total Salaries, Per diem and Fringe Benefits	749,379.00	696,750.88	592,237.04
Travel	316,800.00	216,114.59	188,951.31
Total Personal Services	1,066,179.00	912,865.47	781,188.35
Contractual Services:			
Tuition		3,550.00	2,125.00
Postage		8,467.14	2,835.00
Telephone and Telegraph		18,756.35	17,677.69
Transportation of Things		552.00	736.00
Rental of Building		16,191.00	16,191.00
Rental of Equipment		5,038.02	5,010.87
Repairing and Servicing — Furniture and Equipment		4,055.17	2,739.75
Professional Fees		2,893.24	204.26
Insurance and Fidelity Bonds		1,456.00	88.00
Dues and Subscriptions		3,164.84	5,745.73
Total Contractual Services	78,000.00	64,123.76	53,353.30

STATE DEPARTMENT OF BANK SUPERVISION
NOTES TO FINANCIAL STATEMENTS
FOR THE YEARS ENDED JUNE 30, 1979 AND 1978

NOTE 1: Summary of Significant Accounting Policies.

(1) Basis of Accounting.

The State Department of Bank Supervision uses the modified accrual basis of accounting for the General Fund and the financial statements of this fund conform to generally accepted accounting principles.

(2) Fund Accounting.

The accounts of the State Department of Bank Supervision are organized on the basis of funds or groups of accounts, each of which is considered to be a separate accounting entity. The operations of each fund are accounted for by providing a separate set of self-balancing accounts. The various funds or groups of accounts are identified as follows in the financial statements:

General Fund

The General Fund is the general operating fund of the State Department of Bank Supervision. The Agency collects various fees for the licensing of banks, credit unions and loan companies. In addition to these fees, the Agency collects examination fees for services performed by them in examining the banks, credit unions and loan companies for compliance with the law. The Agency uses these funds to pay its operating and administrative expenses.

Trust Fund

The Trust Fund consists of small amounts of money in several banks and credit unions across the state. These banks and credit unions are in the process of liquidation and their funds are held in trust by the State Department of Bank Supervision until fully liquidated. Most of these accounts have been dormant since 1933 and little change is anticipated in the future.

General Fixed Assets Group of Accounts

This group of accounts is established to account for all fixed assets of the State Department of Bank Supervision.

NOTE 2: General Fixed Assets.

Fixed assets purchases are recorded as expenditures in the General Fund at the time of acquisition. Such assets are capitalized at cost in the General Fixed Assets Group of Accounts. No depreciation has been provided on general fixed assets.

NOTE 3: Retirement Plan.

The Agency participates in the Public Employees' Retirement System of Mississippi which covers all of its fulltime employees. Agency contributions to the plan are current and there is no liability for unfunded prior service costs. The Agency's contributions during fiscal years 1979 and 1978 are $45,850.03 and $36,594.00, respectively.